

EMPOWERING WOMEN THROUGH SAVINGS GROUPS:

A study from the Wellness and Agriculture for Life Advancement (WALA) Program

Final Report

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ABBREVIATIONS

CA	community agent
CRS	Catholic Relief Services
DFAP	Development Food Aid Program
EASPM	Economic Activity Selection Planning and Management
FGD	focus group discussion
FHH	female head of household or female-headed household
IHD	integral human development
PSP	private service provider
SILC	Savings and Internal Lending Communities
MCHN	maternal and child health and nutrition
MHH	male head of household or male-headed household
TQC	technical quality coordinator
VSL	Village Savings and Loan
MHH	male head of household or male-headed household
SG	savings group
WALA	Wellness and Agriculture for Life Advancement

1. EXECUTIVE SUMMARY

This gender study explores women's participation and leadership in savings groups (SGs) in the context of an integrated five-year USAID-funded Development Food Aid Program (DFAP), entitled Wellness and Agriculture for Life Advancement (WALA) (2009–2014) in southern region of Malawi. The WALA program is implemented by a nine-member consortium led by Catholic Relief Services (CRS). The study serves to understand to what extent WALA-supported SGs advance women's meaningful empowerment and deeper long-lasting changes to gender power inequalities.

The report presents research design, methodologies, analysis and key findings, and recommendations for action. The primary research was conducted in November 2013 in two WALA-targeted districts, Thyolo and Chikwawa. A total of 259 WALA-targeted community members, program staff, and community agents (188 women and 71 men) participated in interviews and focus group discussions (FGDs) using gender-sensitive qualitative and participatory methodologies. Analysis of results used primary and secondary sources and a gender and social relations lens.

MAJOR FINDINGS

Context of Gender and Livelihoods

Gender Norms and Practices Shaping Gender Relations

Dynamic gender norms, ideals, and practices influence women's and men's self and collective identities, relationships, and household decision making power. Women and men in the study referred to traditional patriarchal role expectations of women as the homemaker and men as the main income-earner and authority figure. Men and boys are socialized and assumed to be household head, main breadwinner, and legitimate decision maker. Women and girls are socialized and valued for being good homemakers and respectful, humble, and obedient to husbands and other male authority figures.

“During the first year, I only bought fertilizer. It was difficult for me to practice saving. During the second year, I understood the strategy for saving, paying back and taking out a loan. After that, I was able to buy some goats. I sold the goats and two bags of maize. I now have a cow. I am giving it different food to make it fat so that I can resell it after. I am planning to buy another cow.”

Interviewer: “Did you make the decision on your own to sell the cow?”

“No, I cannot sell it on my own. I need to discuss first with my husband. It is jointly owned. My husband makes the final decision.”

(WFGD, Manama Village, Thomas TA, Thyolo, November 16, 2013)

Alongside these traditional norms, married women and men emphasized that husbands and wives must show mutual respect and both must have a say in household decision making. New gender ideals of women to have the right to choose autonomously how to use their income were also shared. These varying norms and practices contribute to how women and men engage with and respond to women’s participation in WALA-supported SGs.

Access and Influence

Rural women farmers face much greater disadvantages than rural men farmers in WALA-targeted districts. Women have a heavier workload of all domestic and care responsibilities and greater family farm labor demands. They manage small-scale petty trading and businesses and participate in various community groups. Their arduous time and work burdens, and low educational and social status, limit them to less profitable, survival-oriented income-generating activities.

In this position, married women have lower bargaining power to influence decision making on use of their income as compared to men. Men have more freedom to engage in public affairs and formal and or migrant employment such as working on the estates. They have greater access to and control over higher-value assets and income. Women’s control of assets is confined to lower-value items from their small-scale business earnings. At the same time, women and men strongly value reciprocity and cooperation for their mutual benefit and the survival of the household. In this relationship, women still have influence in household decision making.

Female-headed households face specific disadvantages of labor deficits, higher dependency ratios; lower asset holdings and are socially marginalized for being single, and unmarried.

Women from matrilineal households tend to have more authority and independence than women in patrilineal-dominated households. They generally live in closer proximity to their matrikin and therefore have stronger social support systems in place and greater access and control over land. In patrilineal-dominated households, a woman leaves her village and marries into her husband's family. Women in patrilineal households are much less likely to own land.

Malawi has important gender policies and programs in place to help women exercise their rights; however, dominant, informal patriarchal ideals at most levels of government and in community decision making undermine progress.

Gender Dynamics in Savings Group Participation

Mostly women and a few men, small-business owners, and the most resource-poor were the first to join the saving groups (SGs). They were motivated to join after learning about the potential economic benefits of group savings from the initial WALA community mobilization campaigns and meetings. For many women, it was the first time they could access flexible, hassle-free loans that enabled them to address their family's lack of food and income. Most men assumed that they could benefit indirectly via their wives' membership and often referred to the SGs as catering to women's small-scale businesses. Men were described as only interested in accessing larger amounts of money at no cost.

The second and third waves of women and men to join the groups had observed the material benefits acquired by neighbors and friends and or were convinced by friends and or spouses. Some men joined out of fear that if their wives joined, they might engage in extramarital affairs. As of September 2013, three-quarters of SG members were women. Groups were either dominated by women with only a few men or were all female. A few all-male SGs coexisted. Observations were made of increasing numbers of men forming all-male groups. They wanted to avoid female-dominated groups and believed that male members would bring in more money for larger loans.

The gender study findings show two main trends in women's decision-making power over their SG participation and control and ownership



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WALA Farmer and a child unpeeling fresh pigeon pods to prepare a peas meal.

over savings, repayments, and loan use: (1) Some married women and their husbands make joint decisions, but men have the final say. (2) A number of married women and all female household heads make decisions independently of their husbands or partners. Among married women who made joint decisions with their husbands or partners, there were slight differences in how women were able to influence decisions.

In initially joining a group, a married woman sometimes had to get her husband's approval to ensure that he would pay for membership fees and to ensure his ongoing support if she were unable to pay back the loan. Not consulting her husband could be viewed by him and others as disrespectful and lead to conflict, arguments and even gender-based violence. Peers might accuse her of being disobedient and boastful. In other cases, male respondents said that they sent their wives to represent "family interests."

In these varying situations, the need for joint decision making and joint agreement of both spouses was prioritized. The woman had voice and

influence on her participation, but when it came to final decisions on loan use, the husband was said to always have the last word. Women and men made reference to the need to consult and ensure each other's agreement to avoid conflicts. They spoke of the necessity to work cooperatively for social and economic advantages.

Another proportion of the women sampled made decisions autonomously. Female heads of household decided on their own. Married women in this group were able to make most decisions independently of their husbands. If her husband already had steady employment or income, he might not be interested in the small loan amounts and might appreciate his wife's participation in SGs for enabling her to shoulder more of the burden of basic household expenses. Others valued the extra money to pay for assets the household never had before, such as corrugated iron roofing.

"Village banks have made us ... more knowledgeable and skillful in terms of running a business because of the availability of money; this made me to change my business of selling fritters. Now I am selling maize in large scale, like 50 kilograms of dry maize. This also made us ... assets at household level. We are able to work hand in hand to get our daily needs." (Married woman, women individual interview, Bestale Village, Lundu TA, Chikwawa, November 14, 2013)

While these women may have more freedom to participate and control the benefits of SGs, some women reported losing control of their loan use once the loan amounts increased. Some men pulled away from sharing household basic expenses when they saw their wives covering these costs. In these cases, women's already heavy work burden may increase and men's important role as a husband and father is downplayed. Men generally became more interested in decisions on loans once there were possibilities to buy higher-value items. These findings suggest that both women and men continue to think that men are rightfully heads of households and principal decision makers. As a result, women's actual economic and social status has not changed to the point of fully challenging and changing their unequal position relative to men.

Overall, couples emphasized that joint decision making, reciprocity, good communication, and shared gains were the favored approach

to women's participation in SGs. In practice, SGs act more as an income-smoothing endeavor than an economically transformative platform for women to move from survival-oriented businesses to more lucrative ones. Findings did show, however, that wealthier female-headed households were most able to take advantage of SG loans. They had an asset base to help them save more so that they could then develop and diversify their businesses. Their freedom to choose autonomously allowed them to easily access the financial, economic, and social benefits of WALA SGs and other WALA-supported groups. They built up their skills, assets, market access, and businesses to move up the ladder.

Women's Self-Efficacy (Internal Empowerment)

Women reported increased self-confidence and self-esteem due to better self-reliance from participating in SGs. Many talked about having been shy and soft-spoken, but through the demands of active participation in regular weekly SG meetings, the women learned to express themselves. Women reported greater knowledge of saving and business management and how to diversify into more profitable products. They learned new social and leadership skills from interacting with women and men SG members.

Women's and men's social solidarity and mutual problem solving in the group structure improved social relationships among and between women and men. Married women and men and single women now socialized together amicably, whereas before the SGs, there would have been tensions over single women taking away husbands or influencing married women to be unfaithful. Female heads of households (FHHs) talked about their improved social and economic status and strengthened social relations. Many women became leaders for the first time and role models for other women.

"Now women have taken on men's roles because they are able to buy basic needs as men. They are able to get the loan and use it and to buy fertilizer, which was difficult at first for a woman to do such things. They are able to pay for school fees for their children even when their man is there." (Widow, individual MSC interview, Kapsepse, Bvumbwe, November 6, 2013)

Overwhelmingly, women, whether sole decision makers or jointly with their spouse/partner, said that they had increased economic purchasing power. Even if husbands might take control of final decision making, it was clear that women felt that improved access to food, income, children's and their education, farming supplies, and corrugated iron roofing was mutually beneficial and co-owned, as shown by the women's and men's responses to the question asking about the benefits of SG loans.

Changes in Gender Relations

Women and men reported that men increasingly valued and respected women after the women joined an SG. A consistently made comment by women was that they were now "valued assets" to their husbands because they now shared responsibility for household expenses. Men also expressed increased admiration for their wives due to their greater economic contributions to the household and new knowledge. When asked whether SG participation had changed relationships between husbands and wives, women and men spoke strongly about increased love, respect, and cooperation. There were reports of men's increased faithfulness due to having more economic security in the home and their wives' improved appearance due to the women being better able to look after themselves. Women referred to no longer having to ask or beg their husbands for money for items they wanted. In the women's small economic gains, husbands found relief from wives' asking them for money.

Shifts to Structures and Systems

The most significant changes to women's and men's lives reported were the material and economic benefits of SGs. Before the SGs, women explained that their households often went hungry, they had problems paying school fees, they had few assets, and what they grew was not enough to feed the family. After joining an SG, the majority referred to improved psychological well-being (less stress). They greatly appreciated accessing hassle-free credit for the first time. They were able to buy and grow more food, eat more regularly, and have a more diversified and nutritious diet. They could pay school fees, purchase farming supplies to improve their crops and improve their asset base. Women reported buying and owning greater numbers of livestock, such as chickens, pigs, and goats, and new items, some of which were high-value resources, such as a bicycle or a small hand pump for irrigation.

Most women and men referred to going from a traditional mud house to purchasing corrugated iron roofing and oven-baked bricks. Some women spoke of starting small-scale businesses for the first time, and others of improving or diversifying into new businesses. Women who were already slightly better off than others, and had more assets to start with, profited more from SGs.

While women's increased self-confidence and contributions to covering basic household expenses enhanced respect and cooperation between husbands and wives, women and men talked about conflicts and tensions arising from men feeling threatened by their wives' increased earning power and voice. Women's fear of domestic violence influenced their ability to affirm themselves. Several women talked about remaining silent if they felt a disagreement was on the way. These results indicate the need to work with women and men separately and as couples to promote more positive gender ideals and relations, based on existing values of reciprocity and mutual respect, to resolve marital conflicts arising from women's participation in a savings group.

Challenges and Disadvantages of Women's and Men's Participation in Savings Groups

The women and men who were interviewed described the challenges of women's participation in SGs. Many resource-poor women and men cannot join SGs because they cannot afford to pay the membership fees. Some SGs turn new membership requests away, arguing their group is already full. Initially, some husbands were refusing to let their wives join for fear of women learning "bad behaviors" from mixing with other men and single women.

The negative perceptions of male SG members by women are important to consider for future programming. Some female SG members described how some men fail to repay loans on time, and in some cases, steal group savings. These negative portrayals and attitudes toward men may create resentment among some men of SGs and discourage others from sharing household responsibilities or being supportive to women. Assumptions that SGs cater to women's petty trading may perpetuate perceptions that SGs are only appropriate for women. This stereotyping may reinforce the belief that all other, more formalized economic groups are for men and their formal businesses ventures. These assumptions reinforce dominant gender stereotypes that do harm to women and men. WALA male staff and

some male community members questioned why more men were not joining and being actively targeted. These questions and gaps need further unpacking.

A major challenge is that women and men still believe that men are rightful heads of households and final decision makers. Women are expected to obey them if they want to access and use SG money. Some married women reported that their husbands were using their wives' savings and loans for their own interests.

Conflicts of interest in couples did occur and could pose a risk of gender-based violence (GBV). In some cases, women might challenge their husbands on what to spend the loan on. In other situations, a woman's strategy might be to remain silent about what she wanted to do with a loan to avoid her husband getting angry. Fights were said to erupt over women's and men's differing perspectives on whose responsibility it was to pay back a loan, which was a major concern for women and men SG members. While women's access to income increased, they still tended to view their husbands as the household heads and main providers who should help the women out with paying back a loan. Meanwhile, a husband might feel that it is his wife's responsibility because it is her loan. These differences sparked conflict. Women who speak out and become more economically independent might experience jealousy and malicious gossip from members of their wider community.

Female and male SG members who were unable to pay the loan back faced social marginalization from other members. Some anecdotal stories were shared about some FHHs resorting to sleeping with men in order to get money to pay back loans.

There were some limitations to the WALA SG approach expressed by women interviewed. Some women felt that the loan amounts were too small and limited them to small businesses, when they wanted access to higher loans to improve and diversify into more profitable businesses. Some women and men in the wider community were said to still be unclear on the purposes of the WALA SGs, and these misunderstandings caused tensions among SG members and nonmembers. A main reason given for community quarreling was the high illiteracy rate in the targeted districts. Illiteracy was used to explain why many women still refused to be on the Executive Committee of the SGs.

A woman's increased contributions to household daily expenses may provide her husband with more time to focus his money on a big business and to pull away from sharing household responsibilities. She is constrained by her multiple chores, and SG money may be diverted to his businesses or what may be defined as the family business, which is more likely under the husband's control.

Most Significant SG and Other WALA Activities

The SG cycle of saving, accessing small loans, and paying them back at low interest in order to access larger monetary sums at share-out was the most appreciated of WALA SG's benefits. It brought the most significant changes in enabling women and their families to become more food and income secure compared to before savings group participation. The cycle helped women learn how to budget to cover basic household needs, enhance their small businesses over time, and then to plan for future share-out times when larger loans enabled them to improve their farming and make larger purchases.

Training on the WALA SG methods was consistently praised for helping women improve their ability to save, pay back, and devise new ways to improve their businesses, such as diversifying into more profitable businesses. More mature groups received Economic Activity Selection Planning Management (EASPM) training for learning business management and know-how. As respondents did not distinguish between the initial SG methods and EASPM training, it is difficult to say which of them contributed more to women's reported new business knowledge. The combination of agribusiness and SG-related training has had the greatest impact on supporting women to move out of survival-oriented businesses to more accumulation-oriented businesses. Findings indicate that for most women participating in SGs, the loan amounts are more a protective income-buffering source to support women in their survival-oriented businesses.

The most successful women in taking advantage of SGs made clear that the SG was not the only group that helped them move up the value chain to more lucrative businesses. They were often members and leaders of multiple groups. The combined effects of the following helped the most: saving and accessing more money with SGs, then improving agricultural production in cash crops from the capacity-building component, and finally learning and engaging in collective crop sales of the agribusinesses. They also referred to the value of the

maternal and child health and nutrition (MCHN) care group training for helping them eat better and stay healthy.

The self-sustained, self-governed, community-based structures and regular group meetings were other strongly valued WALA SG elements for strengthening social relationships and solidarity among women and men. In these regular interactions, women and men reported learning how to appreciate the opposite sex and peer learning on problem solving, as well as better social and business skills. Women reported using their newly gained knowledge and advice from others to improve their relationships with their husbands and the wider community. Female heads of households reported increased social and economic status and feelings of being more included in the community as compared to before the SGs.

There were mixed views on preference for mixed-sex or sex-segregated groups. Some women appreciated mixed-sex groups because it created greater understanding between women and men, and the women learned new ideas from male members that they did not from female members. Other women preferred single-sex groups because they felt that the men were unreliable or monopolized the group. Couples where both were members of the same group or in different ones reported the greatest change in more gender-equitable decision making and control over assets acquired from SGs.

WALA SG constitutions were consistently mentioned as important regulations for social behavior, and they improved male and female members' respect for one another. The governance training in leadership, conflict management, and good group relations worked well with the constitution in terms of providing new social and leadership skills to female and male SG members. The most significant impact these activities had on gender dynamics was that women and men were applying them in their personal and wider community interactions and reported improved relationships on all fronts.

Women valued the social funds for helping them to better cope with emergencies. The group's selected community agents (CAs) and private service providers (PSPs) were often mentioned as key agents to ensuring continuity of the groups beyond the life of WALA because they have the training and are community members themselves.

Key Conclusions and Recommendations

A. Savings and Internal Lending Communities and Village Savings and Loan (SILC/VSL) Specific Recommendations

1. Design and test out a gender-responsive integrated SILC/VSL methods.
 - Revise existing SILC/VSL training modules to “not reinforce gender norms about ‘men’s’ and ‘women’s’ work,” and encourage women to aspire to nontraditional sex-segregated businesses.¹
 - Consider integrating gender and culture change modules to engage women, men, and couples in discussions and actions to address culturally sensitive norms and practices that undermine women’s empowerment and to share household responsibilities, joint budgeting, and end GBV.
 - Review SILC/VSL Field Agent and PSP Implementation Manuals from a gender lens.
 - Identify and build upon positive male and female role models within a SILC/VSL project or program.
2. Where cost-effective, consider additional activities to support women’s empowerment in terms of their practical and strategic interests.
 - Incorporate the following early into the group training cycle: women’s entrepreneurship, financial literacy, business skills, and leadership building.
 - Incorporate a specific nonfinancial empowerment-capacity-building component into SILC/VSL for the first one- to two-year cycles of SILC/VSL tailored to the specific disadvantages of more vulnerable women and some men. Provide adult literacy and financial literacy for improved skills and knowledge, life skills, and leadership training. Use links with other programs to do this.

B. Build on WALA’s Integrated Livelihoods Programmatic Approach

- Strengthen WALA’s integrated livelihood approach from a gender lens. Apply more gender-sensitive agribusiness and agricultural input training catered to the specific needs and interests of

¹ CARE (2012: 16).

WALA Farmer standing in his pigeon peas field that is sold through marketing club. He also grows chilies and is a member of the Lufani OVC Committee from which he receives support from the PEPFAR IMPACT Program.



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women and men to ensure that women have equal opportunities to move up into more lucrative businesses.

- Broaden the scope of change to the wider community to address the broader structural issues. All efforts should be made in program design to identify the best gender-responsive complementary programs in the targeted communities and create strong links and partnerships with these stakeholders.
- Conduct gender baseline, mid-term, and end-line impact studies on gender dynamics to effectively measure women's empowerment over the life span of the program.
- Build program staff, partners, and government implementing partner gender capacity for quality assurance, backed by needed tools including gender-sensitive monitoring and evaluation (M&E) tools and gender-disaggregated targets. Track links between GBV and women's participation in SILC/VSL in M&E and learning.
- Adapt indicators to track women's empowerment and gender equality and other social empowerment indicators for particularly marginalized groups.

2. INTRODUCTION

The potential of community-based savings groups (SGs) to support female empowerment and gender equality in Africa has gained much attention.² The ongoing question is to what degree women's participation can address *both* practical needs and strategic interests in sustainable and truly gender transformative ways.³ To explore this issue, this CRS-commissioned gender study provides an in-depth analysis of women's empowerment in SGs in an integrated food security program called Wellness and Agriculture for Life Advancement (WALA) in Southern Malawi. Implemented since 2009 by a CRS-led consortium,⁴ this five-year USAID-funded Development Food Aid Program (DFAP) has aimed to improve the livelihoods of 214,974 chronically food-insecure households in the region.

2.1 PURPOSE

The WALA program adopted CRS' Savings and Internal Lending Communities (SILC) and CARE's Village Saving and Loan (VSL) (SILC/VSL) methods into its integrated livelihoods approach to both advance women's economic empowerment and provide access to savings and credit for the most vulnerable women and men. In its final year of implementation, WALA staff and a broader set of stakeholders wanted to know more precisely to what extent WALA savings groups (SGs) positively influenced women's unequal status and gender relations.

This study serves to contribute to this knowledge gap for improving future SILC/VSL programming to be more gender responsive in promoting female empowerment. During November 5–18, 2013, primary study data were collected in Thyolo and Chikwawa, two out of the eight WALA targeted districts, in the southern region. This study presents the research design and methodologies, main findings, analysis of results, and recommendations for action. The issues raised are pertinent to Southern Malawi and to wider global learning.

2 CARE (2012); CARE (2006; 2009); Husain et al. (2012); USAID (2010); World Bank (2009).

3 The term *gender transformation* refers to tackling formal and informal gender norms and values that support unequal power relations. It requires engaging women, men, boys, girls, and broader decision makers in positive change processes for more equitable balanced relationships for all. Gender-specific empowerment strategies, particularly for women and girls, may be required to deal with their particular disadvantages.

4 Consortium members are CRS Malawi (Grant holder), ACDI/VOCA, Africare, Chikwawa Diocese, Emmanuel International, Project Concern International, Save the Children, Total Land Care, and World Vision International.

2.2 OBJECTIVES

This gender study served to fulfill the following objectives:

1. Provide **an in-depth analysis of the most significant positive and negative results and outcomes of women's participation and leadership in SILC/VSL groups supporting women's empowerment** from a critical gender and social analytical perspective.
2. Document and **analyze the most relevant and effective activities of the SILC/VSL methods** contributing to positive and/or negative changes to women's status and gender relations.
3. Provide **recommended strategies and approaches for addressing gender study results and for building on the SILC/VSL approach and process** for greater impact on women's empowerment, gender equality, and household well-being in Southern Malawi and beyond.

The SILC/VSL community-based, self-managed savings and loan structures are tailored to the needs of WALA's resource-poor literate and nonliterate women and men. They offer an alternative to formal banking institutions and local money lenders (*katapilas*) who demand too high interest rates. Based on principles of trust, transparency, and flexibility, they inculcate among members a discipline of saving regularly to then access small low-interest loans throughout an agreed-upon 12-month cycle, while saving up a large sum accessed at the end of the cycle, called the "share-out."

Each member also contributes a small amount toward a shared Social Fund that serves to help members deal with unexpected emergencies such as a sick relative or death. Each group has its own constitution of rules and regulations that ensure good governance and group cohesion.

WALA-trained community agents (CAs) support the groups in effectively practicing the SILC/VSL methodology. After at least one year of training and practice, CAs may graduate to Private Service Providers (PSPs) who continue to support the VSL groups and formation of new ones, except their services are paid by the groups they serve for greater sustainability.

2.3 BACKGROUND

2.3.1 Program Overview

The WALA program has three main strategic objectives (SOs): SO1—Human capabilities of 170,724 vulnerable households are protected and enhanced to improve maternal and child health and nutrition (MCHN); SO2—Livelihood capacities for 147,500 households are protected and enhanced; and SO3—The resiliency of 273 communities is protected and enhanced.

WALA's SILC/VSL methods are part of a comprehensive package of agricultural input-support and marketing services to achieve SO2. These combined activities are meant to create sustainable community structures for maximizing and enhancing individual and collective incomes, assets, and agricultural production and sale. Many SILC/VSL members participate in other WALA-supported producer and marketing groups. In September 2013, 92,710 smallholder farmers (71 percent women and 29 percent men) had benefited from SILC/VSL. Most of these members had accessed financial services for the first time under financial conditions that enabled them to save and pay back without going into debt.

The producer groups are more loosely defined groupings of farmers who build up their capacities in improved agricultural conservation and improved crop production practices. In the marketing groups, 25,292 targeted smallholder farmers (60 percent women) had self-organized into agribusinesses groups for selling products collectively in order to make higher profits and buy farming supplies at lower cost based in the latest program data.

2.3.2 Gender Commitments

In WALA's program design, women's lower economic and social decision-making power and access and control of resources were understood as hindering gender equality and household food security. Based on global lessons learned, the SILC/VSL groups were adapted to act at platforms for improving women's economic status, decision-making power, and ability to control productive resources for their well-being and that of their households.

2.3.3 Structure of Study

The first part of this study describes the framework of analysis, research methodologies, and site and sample selection. The second part discusses the wider context of gender and development in Malawi to provide a starting point on how existing gender dynamics and issues influence women's participation and leadership in SGs. It then presents key findings from primary research and discusses the most significant changes to women's empowerment and what SILC/VSL and broader program activities contributed most. The final section offers key recommendations for designing more gender-responsive SILC/VSL programming for women's empowerment in Malawi and beyond.

3. STUDY DESIGN AND METHODS

3.1 CONTEXT OF THE STUDY

In Africa, women farmers have been recognized for their vital contributions to household livelihoods and food security in their productive, reproductive, and community development roles.⁵ In Malawi, women make up 70 percent of the agricultural labor force and are estimated to produce about 80 percent of food.⁶ Despite these important roles, women and girls face particular gender-based barriers that put them in a lower status compared to men and boys and make it harder for them to reach their full potential.

National and global evidence clearly shows that there are direct correlations between female empowerment and achievement of human development goals.⁷ Investing in women's and girls' empowerment is a women's rights issue and should be a central goal of all development activities. With this knowledge and commitment to gender equality, women's economic empowerment has become an important development goal in itself to improve women's quality of life and that of their households.

3.1.1 The Role of Savings Groups

Numerous studies and program evaluations of women's participation in SGs demonstrate that these groups help rural, resource-poor women improve their social and economic status and ability to satisfy basic household needs. In food-insecure and economically insecure households, getting to a certain level of livelihood security is a necessary precondition before being able to address more complex gender asymmetries.⁸ The issue is: How can women's participation and leadership in SGs contribute to challenging the more deep-rooted social and cultural inequalities that constrain women and girls from equally taking advantage of development programs as their male counterparts?

Complex factors influence the kinds of gender results and effectiveness that SGs have on women's empowerment, such as the life span and quality of the groups; degree of male domination and

⁵ GDI (2012); IHS (2012); FAO (2011).

⁶ GDI (2012: 24).

⁷ GDI (2012); FAO (2011).

⁸ Kabeer (1994); CARE (2006).

cooperation at household, community, savings group, and institutional levels; women's triple work burden in reproductive, productive, and community tasks; whether other complementary gender-sensitive activities are integrated into the SG approach; and wider social, political, and economic factors. This study attempts to consider these multiple issues.

3.2 STUDY QUESTIONS

The study aimed to assess and report on the following questions:

Before SILC/VSL

1. What is the existing situation of gender dynamics in the country generally and in the targeted districts that influence gender dynamics and benefits of the VSL groups?

Impact on Women and Groups of Women

2. What are the positive and negative experiences and outcomes of women's and men's SILC/VSL participation from start-up to graduation and beyond in enhancing women's status and economic bargaining power within households and communities, and at broader levels?
3. How, why, and to what degree did the SILC/VSL activities succeed in improving women's lives, gender relations, and household well-being?
4. Are there some women and men who are more disadvantaged from accessing and benefiting from VSL groups over others? If so, why?
5. What are female SILC/VSL members' own perceptions, experiences, and recommendations of how participating in SILC/VSL groups has improved or not improved their status and position in the household and community?

Role of and Changes to Gender Relations

6. How do gender dynamics influence what source(s) of money are saved in SILC groups and subsequent decisions on spending and or using loans within households or in share-out earnings? Who really benefits?
7. How have men's perceptions and relationships with women or their wives changed with women's participation in SILC/VSL?

Role of and Change to Systems and Structures

8. How do context-specific social and cultural values and practices influence the functioning, gender dynamics, and participation and benefit to women within SILC/VSL groups and in household gender relations? Are there certain dominant gender values and practices that are challenged or become risk factors for women engaged in SILC programs, such as increased gender-based violence (GBV)?
9. How does, if at all, ethnicity influence functioning and the benefits of women's and men's participation in SILC/VSL groups?

Recommendations for Action

10. Which of the VSL and other WALA activities contributed the most to these changes, and why?
11. What were the contributions of the program's gender institutional and program management make-up?
12. What recommendations can be drawn for future VSL programming from the study findings and the wider literature on self-help groups and gender-sensitive livelihood activities?

3.3 KEY CONCEPTS AND FRAMEWORK OF ANALYSIS

This gender study is informed by key gender concepts and approaches from CRS' Global Gender Strategy (2013), recent literature on gender and agricultural research in Africa, USAID's definitions for gender equality, and CARE's Women's Empowerment Framework.

This study uses CRS' concept of **empowerment**, a process of awareness and capacity building leading to greater participation and decision-making power. Being empowered is about women and men, boys and girls taking control over their lives—to determine their own agendas and build their self-confidence, problem-solve, and become self-reliant. It involves the ability to make choices as well as to define what choices are offered. Though empowerment often comes from within, and individuals empower themselves, institutions have the responsibility to support processes that create space for women and men, girls and boys to develop their skills, self-confidence, and self-reliance.

The concept of **gender** is understood as (1) social and/or cultural interpretations of what is considered to be feminine and masculine in particular cultural and social settings, and expectations of women and men, girls and boys with respect to these definitions and (2) the social,

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economic, and political relationships between females and males in specific societies. Gender identity, roles, and power relations can and do vary and change as a result of ideological, political, economic, and/or cultural influences.

This study takes a **social relation approach** to gender analysis.

Gender relations are understood to be dynamic: “women and men are heterogeneous social groupings with multiple identities (as spouses, siblings, co-workers and so on) ... women and men as household members have both separate and joint interests while remaining engaged in what is essentially a cooperative enterprise.”⁹

Considering gender power imbalances, for women to be truly empowered, it is important to identify the kinds of men that exist in communities who are more in support of women’s economic empowerment and are allies. Other men may be more threatened by women’s increased economic power, and others still may be more disadvantaged compared with other men and women. To represent men’s diversity and roles for gender

9 Okali (2012: 12).

equality, this study will look at the varying attitudes and responses of men toward women's SILC/VSL participation, whether there are benefits to men's participation in mixed-sex SILC/VSL groups, why men do not join, and how all these factors influence women's meaningful participation in and benefits from SILC/VSL groups both for themselves as individuals and for overall household well-being.

The **household** is understood as a site of both cooperation and contestation. Household members will have different and sometimes conflicting interests and abilities to achieve them based on their gender, age, wealth status, and so on.¹⁰ Their **bargaining power** is the degree to which they are able to negotiate their interests, which depends on their perceived contributions to the household; sense of self-worth and self-interest; and existing gender stereotypes, norms, values, roles, and relations between and among women and men. This power influences a woman's **purchasing power** to access, control, and benefit from her income earned, and to decide autonomously or jointly with her husband or other family members what money earned will be spent on (i.e., for business activities or for household immediate needs).

3.3.1 Framework of Analysis

To assess and measure the process and outcomes of women's participation in SILC/VSL groups, this study is informed by a recent CRS framework of analysis to support gender considerations in programming (see Annex 1) and has adapted CARE's Women's Empowerment Framework.¹¹ In this framework, three mutually connected domains of change must be achieved for substantive women's empowerment and more equitable gender relations:

Dimension 1: Agency or self-efficacy: A woman's own aspirations and capabilities to make choices and to act upon them.¹² In the five-year life span of the WALA program, it may not be possible to fully support women's and or men's empowerment. Program activities are more likely to support women and girls in reaching a sense of *personal agency and ability* to mobilize the motivation, cognitive resources, and courses of action needed to exercise general control over events in their lives. This pathway to empowerment is called **self-efficacy**.¹³

¹⁰ Agarwal (1997: 3).

¹¹ See CARE (2009) and recent reformulations in Farnsworth et al (2013).

¹² Farnsworth et al (2013: 14).

¹³ U.S. Agency for International Development (USAID), Draft Performance Indicator Reference Sheets (Washington, DC: USAID, 2011).

To measure changes in this domain, this study examined changes to women and groups of women's sense of self-confidence and self-esteem, their ability to influence decisions that directly concern and affect them, their ability to speak out and be listened to, and changes in taking on decision-making positions in the household or in community groups by comparing before and after SILC/VSL.

Dimension 2: Relations: The power relations through whom she must negotiate her path. Relations define the kinds of interactions and quality of relationships husbands and wives have and or how male and female VSL members interact with one another. Various indicators include increased respect and support for women in household and communities and women's and men's perception of increased cooperation and shared decision making between husbands and wives and changes to household well-being.

Dimension 3: Structures: The environment that surrounds and conditions her choices. Systems and structures or the broader "rules of the game" both enable and constrain women and groups of women from accessing, controlling, and benefiting from assets and services. Systems organize and regulate behavior and processes. Structures are organizations and institutions that shape and influence people's values and behaviors such as government ministries or civil society organizations, which are organized and structured according to broader systems like financial and economic systems and patriarchal cultural systems that influence who has power and who does not. Indicators of this domain of change include changes to cultural practices, gender balance of VSL groups, and the gendered division of labor in households.

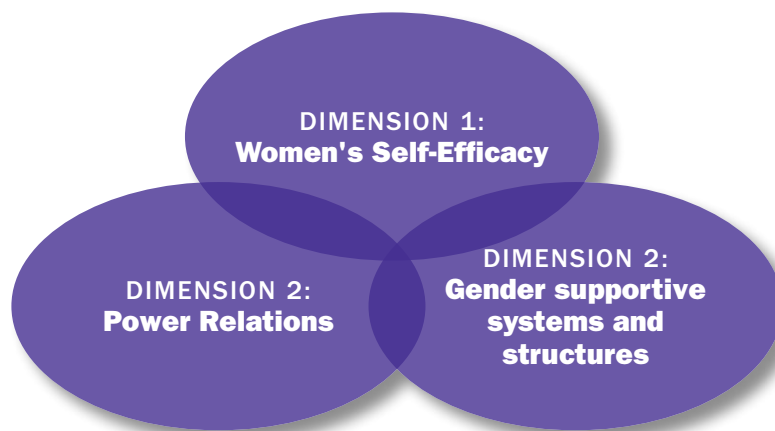


Figure 1: Women's Empowerment Framework

This study analysis draws on this framework to understand to what extent women's participation and leadership in WALA-supported SILC/VSL have brought about female empowerment.

3.4 RESEARCH DESIGN

This study was purposely designed and commissioned as a qualitative small-scale gender study. It was not meant to have a statistically representative sample of women and men. Rather, it was assumed that the end-of-program final evaluation would provide this kind of quantitative data.

The two main research methods used were primary data collection and secondary data analysis. A desk review of key program documents, sex-disaggregated data, and a wider literature review on gender issues in Malawi and gender and SGs internationally was used to deepen and further validate primary research analysis.

A **total of 259 female and male** WALA and non-WALA community members, community level agents from government, village heads, PSPs, CAs, and WALA program staff participated in interviews and/or focus group discussions (FGDs). Additional WALA SILC/VSL Success Stories collected between 2011 and 2013 from all eight WALA targeted districts were cross-referenced in the study analysis to further enrich the results. With these stories from all eight districts and the final validation workshop involving all consortium members, the study has tried to bring in the experiences from all the WALA-targeted communities to inform the study. See Annex 2 for a detailed breakdown of interviews and FGDs.

3.4.1 Country and District Profiles

Among the poorest countries in the world, Malawi was ranked 170 out of 186 countries in the 2013 Human Development Report and 38 out of 86 in the Social Institutions and Gender Index (SIGI) (2012).¹⁴ Heavily dependent on agriculture, the majority of rural households are smallholder subsistence farmers who face chronic food and income shortages.¹⁵ In the targeted districts, the most vulnerable

14 The SIGI was first launched by the OECD Development Centre in 2009 to complement other global measures of gender equality that measure more standard indicators of education and employment to assess the root causes of gender inequality using 14 indicators such as early marriage, discriminatory inheritance practices, violence against women, son bias, restrictions on access to public space and restricted access to productive resources.

15 CRS, "A rapid Livelihoods Assessment Using the Integral Human Development Framework: Major Findings Report," (June 2008).

food-insecure households are female- and child-headed, have high dependency ratios, are HIV and AIDS infected and affected, and mostly depend on selling their agricultural labor (*ganyu*) to survive.¹⁶

Based on limited time of field research, two of the eight WALA-targeted districts were selected for this study.¹⁷ Matrilineal Thyolo district was chosen to ensure strong representation of the predominantly matrilineal ethnic groups of the southern region of Malawi and to capture how employment in the tea and macadamia nut estates influences women's SILC/VSL participation. Largely patrilineal Chikwawa was selected to have a mix of both patrilineal and matrilineal ethnic and kinship group representation. In the selected Traditional Authorities (TAs), the dominant form of social and marital organization was matrilineal. Only in one TA (Lundu) in Chikwawa district were respondents mainly patrilineal Sena.

16 WALA Gender Agribusiness Report (Arlotti-Parish 2013: 6).

17 The eight districts are Balaka, Chikwawa, Chiradzulu, Machinga, Mulanje, Nsanje, Thyolo, and Zomba.

Table 1: Gender Study District Profiles Based on Primary and Secondary Data

	THYOLO	CHIKWAWA
Ethnic breakdown¹⁸	98% matrilineal and 2% patrilineal, mainly Chewa, Lomwe, and Yao.	71.8% patrilineal/patrilocal, 21.8% matrilineal/patrilocal, 2% matrilineal/matrilocal, and 2%/don't know; main ethnic group is Sena.
Ethnic breakdown of women gender study community participants	In female most significant change (MSC) interviews, 94% were matrilineal and 6% patrilineal; and in women's FGDs, 70% were matrilineal and 30% patrilineal (see Annex 3).	
livelihoods	Dependent on rain-fed agriculture; do occasional farm work; produce staples and for sale: maize, pigeon peas, millet, cassava, chilies, beans, cabbage, groundnuts, and sugar cane; mainly consume maize; and work in tea and macadamia nut plantations and in casual labor (ganyu).	Dependent on rain-fed agriculture; produce for home consumption and sale millet; various vegetables, some rice, maize, and beans, and for sale, cotton; do ganyu; and some daily and or casual labor on nearby sugar estate.
Credit	Before SILC/VSL, access credit through relatives, money lenders (<i>katapilas</i>), and some formal lending institutions. They often go into debt.	
Vulnerabilities	Small landholdings, land degradation, poor soil and crop yields, seasonal droughts, and HIV and AIDS infected and affected.	Double shock: seasonal droughts and floods that often destroy farmers' main staple crop; land degradation; poor soil and crop yields; and HIV and AIDS infected and affected.
Average land size*	Own small plots, not more than 1 acre	Half an acre to 1 acre
Food insecurity scoring (49% of households in the southern region score "very low" on food security)¹⁹	49.4% of households	75% of households
Household perceptions of poverty and food insecurity based on IHS 2011 survey (IHS, 2012)**	48.4% report inadequate food. 34.3% report problems with housing. 58.7% report problems with proper clothing. 40.8% report poor health care.	79.3% report inadequate food. 67.3% report problems with housing. 83.1% report problems of buying/accessing proper clothing. 49.4% report limited access to health care.
Housing structures	29.6% of houses made from traditional materials. ²⁰	59.5% of houses made from traditional materials.
Livestock	May have one or a couple of chickens, goats, and pigs. A few wealthier households may own cattle. Chikwawa patrilineal communities strongly value cattle.	

*Average cultivated land in southern region is 39.5% (0–1 acres), 39% (1–2 acres), and 17.8% (2–4 acres) (IHS, 2012: p. 131).

** Southern region as a whole: inadequate food (46%), housing (45%), clothing (58.2%), and health care (30.6%)

18 Information on ethnic and lineage breakdown based on 2007 National Census of Agriculture and Livestock (NSO 2007).

19 IHS (2012: 190).

20 49% in Southern Region (IHS, 2012: 115).

3.4.2 Research and Sampling Methods

Primary data collection was carried out by a three-member research team composed of one international and two national gender research consultants, November 5–18, 2013, in Thyolo and Chikwawa Districts. In each district, one WALA staff member stepped in as a translator for some interviews and group discussions. This happened only in cases where it was certain that their presence would not influence research participants' freedoms to share their opinions and experiences of SILC/VSL.

Primary data were collected and analyzed using participatory gender-sensitive qualitative methods: key informant interviews, FGDs, and a final participatory validation workshop. An interview and FGD questionnaire guide was developed for all interviews. The main interviewing tool was the participatory *most significant change* (MSC) technique to capture the most significant changes in participants' lives since they first joined a SILC/VSL group or the program, what caused those changes, and any disadvantages or challenges they experienced or observed in others, as well as to explore implications for future activity strategies.

Indicators for measuring results and processes of change were developed using the women's empowerment framework's three dimensions of change to guide interviews, FGDs, and analysis of results. The majority of interviews and FGDs were conducted in Chichewa, the national local language, to ensure that the study participants would be able to freely express themselves in their native language. Only WALA staff interviewing was done in English.

While there were specific interview and FGD guidelines for each different interview and FGD, there were a core set of questions:

Before SILC/VSL—Existing Context of Gender and Livelihoods

1. *What is the demographic representation by age, marital status, ethnicity, group membership, religion, and number of children?*
[Only asked for WALA targeted community male and female community members.]
2. *How do rural women and men in the districts under study survive every day? What is the gendered division of labor (productive, reproductive, and community arenas) and access and control over resources?*

VSL Process and Impacts on Women and Groups of Women

3. *When, how, and why do SILC/VSL members join? What are the varying strategies used by women, by men, and jointly? Why do some women and men not join?*
4. *Since joining a SILC/VSL group, what have been the MSCs in women's lives, in gender relations, and to the household well-being?*
 - a. *Changes to women's sense of capability and self-efficacy [particularly in reference to decision-making power and control over SILC/VSL loans and resources acquired from it]*

Role of and Changes to Gender Relations and Structures and Systems

- b. *Changes to the division of labor between and among women and men*
 - c. *Changes to gendered access and control and decision making*
 - d. *Changes to gender ideals influencing women's and men's decision making power*
5. *Are there any challenges or disadvantages to participating in SILC/VSL groups?*

WALA Activities Contributing Most to These Changes

6. *What are the most significant activities that have contributed to these changes mentioned?*

Recommendations for Future SILC/VSL Programming

7. *What are your recommendations for improving future SILC/VSL programming in terms of the methods and impact for contributing to women's empowerment and more equitable gender relations?*

To look at the impact of WALA's internal capacity to implement gender-sensitive SILC/VSL, WALA staff were interviewed. Specific questions were asked about what organizational and programming knowledge, skills, tools, and policies had been put in place and used to support women's empowerment and gender equality in the SILC/VSL. A desk review of project documentation in terms of gender mainstreaming added to the analysis.

Table 2: Summary of Primary Research Process

November 5, 2013	Research team and key CRS WALA CATCH staff review the interview and FGD guide and plan data collection timeline.
November 6–9 2013, and 16	Interviews and FGDs in Chinkwende, Bvumbwe TA, Kapichi TA, Khwethemule TA, and Thomas TA, Thyolo (Total of 83 women and 37 men).
November 11–15, 2013	Interviews and FGDs in Ngabu TA, Makhwira TA, Katunga TA, and Lundu TA, Chikwawa (Total of 105 women/34 men).
November 15, 2013	Two key informant interviews with CRS WALA CATCH staff, and three-person research team discusses and analyzes data from interviews and FGDs using the core guiding questions and research themes.
November 18, 2013	Half-day validation workshop with WALA staff from all eight WALA districts based on presentation of preliminary findings from field work.

The following context analysis provides a starting point to understanding how existing gender norms, barriers, opportunities, structures, and relations influence how women and men participate in WALA-supported SILC/VSL groups. It also helps identify the degree of changes brought on by women's participation in SILC/VSL activities in terms of any changes to gender ideals and structures. Such a gender situational analysis was not conducted at the baseline of the WALA program, and so secondary and respondents' own accounts inform the analysis.

4. BROADER CONTEXT OF GENDER AND HOUSEHOLD LIVELIHOODS

This situational analysis begins with an exploration into how dominant gender norms and values structure women's and girls', and men's and boys' socialization, self and collective identities, and the overall ability to influence and make decisions on livelihood issues.

4.1 SOCIETAL GENDER NORMS, VALUES, AND PRACTICES

In Southern Malawi, dominant gender ideals of masculinity and femininity shape individual and collective identities and relationships between and among women and men. The man is typically seen as the household head and authority figure and the woman as the more subservient homemaker who should obey her husband.²¹ In this social relationship, the woman tends to be economically dependent on her husband and has less decision-making power under her husband's power. The man, in turn, faces pressures to provide for his wife and children.

In this gender study, women and men consistently referred to men as the household decision makers and heads. Stories were told of some men being ashamed to be seen working as daily laborers on neighbor's fields out of the shame of other men seeing them as bad providers. Some men were said to make decisions about their money without consulting their wives because they felt it was their right as the main breadwinner and household head.

Women and men mentioned another common ideal of marriage based on joint decision making, mutual respect, and cooperation. In this ideal, women and men can share household headship and decision-making power. Good communication, respect, love, trust, and reciprocity are socially valued.

A more recent gender ideal in relationships between and among women and men consists of individual rights. Both women and men discussed how some women claim their rights to make decisions independently. In this perspective, women have rights to and can lead households, even rule their husbands and make decisions on their

21 Conroy (2013: 118).

own. Changing roles and conflicting interpretations of these gender ideals shaped the varying responses of women and men to WALA-supported SGs and caused tensions and conflicts between women and men over control and ownership of resources.

4.2 GENDERED DIVISION OF LABOR

Rural women farmers face more barriers to securing decent livelihoods, as compared with rural male farmers. Their time and labor are spent more in doing unpaid family work in agricultural production. Women have the triple role of being responsible for all domestic chores, doing on-farm and various income-generation activities, and participating in community groups. Men's responsibilities are invested in productive and more formal and lucrative income-earning work outside the home.

"The woman is supposed to take care of the children and home. The man is supposed to build houses, dig pit latrines, and buy enough food for the house." (WFGD, Kakombe Village, Chinkwende, Thyolo, November 6, 2013)

In the southern region, 94 percent of women were providing labor, compared with 77.3 percent of men, to cultivated plots in the 2009–2010 agricultural season.²² Malawian women work on average six times more than men in domestic duties, care, and volunteer activities. Meanwhile, men spend one and a half times more in market-related activities than women.²³ Women's heavy workload limits their time, energy, and opportunities to move from informal small-scale businesses to more lucrative income-generating activities.²⁴

"To us, it is a lot of work. Some men think that it is a lazy job. We will go together to the fields but when we come back, we are drawing water, cooking, cleaning, and looking after children. Even though we are together, the husband will go and sleep ... the women continue working. It is the women who do everything even the farming.... We just have to accept this." (WFGD, Manama Village, Thomas TA, Thyolo, November 16, 2013)

22 IHS (2012: 136).

23 Gender and Development Index (GDI) Report 2011 (GDI, 2012: 25).

24 GDI (2012: 24).



**Mrs. Violet Mponda,
VSL member and
Chilies farmer from
Machinjiri Village in
Zomba district.**

SARA A. FAJARDO/CRS

Only a few women from both gender study districts talked about their husbands helping them with domestic or care tasks and only in cases where a child or the wife herself was sick. Some women expressed frustration that they have too much to do while men have more leisure time. In contrast, men described women's household duties in a negative way as "lazy works" because they do not bring in the same monetary gains. While there was this accepted sex-segregation of roles and responsibilities, women and men equally mentioned the necessity of husbands and wives working together for the whole household's benefit. They described working side by side or switching roles to tend fields and, in a few cases, to manage a family business like a small shop. Female household heads said they were on their own to take on male and female responsibilities, relying on their older children. Annex 3 details women's and men's roles and responsibilities in the gender study districts.

Income Earning Power

On average, women earn less than men because of their lower educational achievements; lower business know-how; lower social status; and unequal access to credit, technology, land, and labor.²⁵ While there are more girls in primary level education, by secondary level, there are more boys than girls entering and completing secondary levels. Girls often drop out due to early childbearing and marriage.²⁶ These gender gaps create inequalities in women's and men's negotiating power over resources and deny women the same opportunities to access education or training in order to compete on equal terms.

4.3 ACCESS AND CONTROL OF HOUSEHOLD ASSETS

“Men are the final decision makers of the household budget but sometimes there are some women who control it depending on the type of man she is married to.” (Women's SILC/VSL nonmember FGD, Lauzhi 1, Katunga TA, Chikwawa, November 13, 2013)

While married women contribute more of their labor at the household level, they have less access to key agricultural supplies and lower decision-making power on the use and benefits of assets. Culturally accepted assumptions that women control more “feminine resources,” such as vegetable gardens and household utensils, and men own and control more “masculine resources,” such as the best land and cash crops, create barriers to women accessing and controlling more highly valued assets.²⁷

Some women do own and control lucrative assets in their own right, but many more are constrained by traditional gender norms and low educational attainments, and find themselves in a lower “fallback position” to influence decision making within and outside the household.

Another common theme in the gender study responses was that decision making and access and control of household assets varied among couples and depended on the individual personalities of the husband and wife. There were references made to good husbands who

25 CEDAW (2008: 46).

26 DHS (2011)

27 SIGI (2012) at <http://genderindex.org/country/malawi> (accessed December 2, 2013)

cooperate with and respect their wives and are not too proud but show humbleness. These qualities were also associated with the role of a good wife.

Based on national survey data, men own and control more household and farming assets and resources than women do. One study showed that 55 percent of men and 45 percent of women own livestock, and men have greater access to credit at 14 percent than women at 10.7 percent.²⁸ Female heads of households (FHHs) face specific vulnerabilities to poverty as compared with male heads of household (MHHs) and married women. In Southern Malawi, 29 percent of households are female-headed (nationally 25 percent). Across all asset holdings from household items (e.g., bed, table, chair, radio, TV, bicycle) to agricultural assets such as hoes, axes, a pump, oxcart to granaries, more MHHs own these assets as compared to FHHs.²⁹ FHHs have smaller tracts of land (2 acres) than MHHs, who own on average 4 acres.³⁰ FHHs tend to have more dependents (54 percent) than MHHs (45 percent). Those with higher dependency ratios tend to have the lowest educational attainments and be in the lowest consumption quintiles.³¹

4.4 DECISION-MAKING POWER IN THE SOUTHERN REGION

In the mainly matrilineal southern region, studies suggest that women have more authority and decision-making power by virtue of matrilineality than in more patrilineal-dominated areas. One reason is the strong matrifocal bond; Husbands will come to live with their wives' matrikin, who tend to live in clusters.³² These strong female bonds may give women more support and decision-making power than in patrilineal-dominated households and communities, because in the latter case, a young bride moves away from her family to live in her husband's village.

In terms of land inheritance and ownership, daughters and sons in matrilineal areas may both inherit land, but once a son marries, he loses access. Women own the land, and if separated or divorced, they will still be able to access the land. Women's ownership of land

28 GDI (2012: 26).

29 IHS (2012: 106–110).

30 IHS (2012: 131).

31 IHS (2012:14–16).

32 Peters (2010).

is reflected in recent data: 50 percent of land is exclusively owned by women in the southern region. In contrast, in the patrilineal northern region, only 12.7 percent of land is owned by women (see Table 3). In mostly patrilineal-based communities, it is much more difficult for women to inherit land directly because it is assumed that they will access land through their husbands.

Table 3: Land Ownership Pattern in Malawi by Region

REGION	EXCLUSIVELY OWNED BY WOMEN	EXCLUSIVELY OWNED BY MEN	JOINTLY OWNED	NOT OWNED	TOTAL
Southern	50%	23%	9%	18%	100%
Central	30%	38%	14%	19%	100%
Northern	12.7%	49.5%	15.8%	21.9%	100%

Source: IHS (2012: 134).

Table 4: Land Access and Control in Gender Study Districts

THYOLO			CHIKWAWA		
Female	Male	Jointly	Female	Male	Jointly
Land is inherited through the matriline, but control is often through maternal uncles. Women have access and control over some land.	Men access land through their wives or matrikin or by buying land.	May have some joint ownership of land.	In matrilineal communities, same as in Thyolo. In patrilineal/ matrilineal households, it depends. In patrilineal-dominated communities, women marry into communities and access land through their husbands.	In matrilineal communities, same as Thyolo. In patrilineal-dominated communities, men inherit and own land from father to son.	Women and men may acquire some land together. Most land is under TAs and follows the matrilineal and patrilineal customs.

Systems of land inheritance, ownership, and control are still complex and vary by district and ethnic group and are influenced by factors such as migration, temporary employment, scarcity of land, and colonial and new land policies. Studies on this issue present differing interpretations of who actually owns, controls, and makes the final decision about land use. Some studies on the matrilineal southern region (e.g., Peters 2010) argue that because land inheritance and allocation are based on customary laws, women own and control land. Peters (2010) argues that in matrilineal Zomba, women are the owners

of land and have control over it. Men are users and borrowers. There is ambiguity around who actually makes the final decision.

In other studies, it is argued that because the man is head of the household, he has ultimate control over land allocation and use whether in matrilineal or patrilineal communities.³³ Gender study respondents emphasized that while women may own the land in matrilineal communities, men—whether male relatives or husbands—are still the final decision makers by virtue of being the legitimate household heads.

Despite this ambiguity, one point is clear: Women have a special status in matrilineal groups. Because of matrilineage, they may have greater influence because they own the land by custom, and inheritance is traced from mothers to daughters. Women have greater decision-making power on their earnings in matrilineal Thyolo than in patrilineal Chikwawa. The percentage of married women aged 15–49 who usually make specific decisions either by themselves or jointly with their husbands in four areas of decision making (own health care, major household purchases, purchases for daily household needs, visiting the wife’s relatives) is almost double in Thyolo as in Chikwawa, at 28.5 percent and 13.3 percent, respectively.

The five-year divorce rate in the matrilineal southern region is slightly higher than in all other regions (33 percent).³⁴ As men do not pay a bride price to the wife’s family in matrilineal groups, this may make it easier for husbands and wives to separate or divorce. Moreover, women’s closer bonds and residency with matrikin may facilitate the lives of single or divorced women in terms of having family support to stay single. Further research would have to be done to verify this. Annex 4 provides a more detailed breakdown of data on gender differences in decision making per district.

4.5 HIV AND AIDS

Another major issue undermining rural women’s and men’s health and well-being is HIV and AIDS. Malawi has one of the highest national prevalence rates in the world, at 11 percent. Women are disproportionately infected (12.9 percent) compared with men (8.1 percent) for the 15–49 age range. The higher prevalence of HIV

³³ GDI (2012); IDRC (2012); CEDAW (2008: 46).

³⁴ DHS (2011).

and AIDS among women is a result of women's lower social and economic status and limited sexual and reproductive choices due to dominant gender norms. The southern region has the highest rate of HIV and AIDS infection (15 percent) compared with all other regions in Malawi.³⁵

4.6 THE BROADER GENDER POLICY ENVIRONMENT

Female empowerment requires governments and wider institutions taking responsibility for creating the right conditions for women and girls to exercise their rights. Malawi has put some important gender policies in place.³⁶ The national development plan, the Malawian Growth and Development Strategy, makes commitments to address gender inequalities.

The ascendancy of women's rights activist Joyce Banda in March 2012 to be the first female president in Southern Africa and second on the continent brought much hope for creating a greater policy and program environment for gender equality. One example of her activism has been the passing of the Gender Equality Bill in March 2013. While there is renewed commitment, generally the government has not provided the needed concrete actions. Lack of leadership, prevailing informal patriarchal values and norms that devalue gender as a government priority, weak implementation, and underresourced action plans and programs are the main challenges.³⁷

In rural Malawi, customary laws and practices tend to override formal government policies protecting women's equal rights. Customary law legitimizes discriminatory practices such as polygamy, early marriage, wife inheritance, gender-based violence, and property grabbing in both matrilineal and patrilineal communities. While Malawi's constitution protects women's equal rights to own household assets, more traditional gender values continue to support dominant assumptions that men own more lucrative assets as heads of households.

While more traditional values continue to undermine women's rights, recent rights-based programming in HIV and AIDS and gender along with broader religious, political, and social influences have brought

³⁵ DHS (2011).

³⁶ Examples are the Malawi Constitution (1994) which explicitly protects women's rights; Gender Equality Bill (2013) to promote gender equality in all societal realms and to redress sexual discrimination and/or harassment; a National Gender Policy and action plan based on ratification of the Beijing Platform for Action (BPFA) (2000, 2005); and the Prevention and Domestic Violence Act (2006).

³⁷ GDI (2012); Mbilizi (2013).

in new gender ideals such as women's rights to decide on how to use their own earned income. It is important to pay attention to the changing gender and policy environment in Malawi and its influence on changing values and practices among rural women and men. Strong HIV policy and programs helped bring down the HIV infection rate from 16.2 percent in 1999 to 10.6 percent in 2010.³⁸

The next section will present the main findings from the primary research drawing on this wider context to understand the impact SILC/VSL has had on women's lives. The first sections focus on the process of joining SILC/VSL groups, sourcing money to participate, and decision making on SG loans at household levels. The last sections look at actual changes to women's agency, gender relations, and structures and systems based on the women's empowerment framework.

38 FAO (2012: 39).

5. PRIMARY DATA FINDINGS: JOINING, SOURCING MONEY, AND ACCESSING GROUP LOANS FROM A GENDER PERSPECTIVE

“Women were the first to join. Up to now, they are in large numbers because they are the ones who identify and discover the problem at household level unlike the men.” (Husband, couple interview, Mahoma Village, Kapichi TA, Thyolo, November 7, 2013)

5.1 WHO JOINED FIRST, AND WHY?

Responses to when, why, and how women and men first joined an SILC/VSL group can be classified into three main phases. In the **first phase**, mostly women and a few men were convinced of the economic benefits of SILC/VSL after attending the initial WALA community awareness and mobilization campaigns.³⁹ The most common explanation for women joining first was that they were the first to see the problems in the household. They will quickly get involved in a development activity if they see possible economic benefits, particularly to feed their children. In the 2013 WALA Gender Agribusiness Report with study sites of Balaka, Thyolo, and Zomba districts, men indicated that “women are early adopters who jump right into something without seeing if it is of any value.”⁴⁰ In this gender study, men were said to want larger loans for their bigger businesses.

The **second and third waves** of women and men were motivated to join after admiring the material benefits acquired by their SILC/VSL neighbors and friends and or took up the advice from female friends and or spouses. By the time of this study, the first members to join and form into groups had already experienced three or four cycles and share-outs. They were knowledgeable on SILC/VSL and had experienced the initial cycle where members were cautious in saving and the first share-outs are smaller.

³⁹ In Chikwawa, these first meetings were in late 2009 and in Thyolo, in early to mid-2010.

⁴⁰ WALA Gender Agribusiness Report (Arlotti-Parish 2013:8).

“Some women are very rude to their husbands. To keep the peace, I joined. If not, she can join and then go to her village to build her own house.” [Only husband is a SILC/VSL member in couple.] (Male FGD, Chikwawa, November 12, 2013)

By the third and fourth cycles, members’ businesses and savings amounts had accumulated and members were accessing much larger amounts of money. Nonmembers saw how their peers had easy access to loans and were able to pay back under fair and affordable interest rates. Women were generally unable to access credit from formal financial institutions due to loan conditions of collateral and security guarantees, and sometimes the demand for a male guarantor.⁴¹ Others witnessed the festive and prestigious celebratory dimensions of the share-out, in which members wore special group uniforms with the SILC/VSL motif; cooked a shared meal; and sang and danced with local government, WALA staff, and village heads presiding.

In the **last wave of people to join**, some men saw how much their wives were benefiting and decided to join to increase benefits to the household. Women who had previously been unable to join due to their husbands’ refusal to allow them to join, finally convinced their husbands and joined on behalf of the household. Based on male FGDs, a few men joined because they did not want to allow their wives to freely mix with other men and unmarried women, lest they be tempted to engage in “bad behaviors.” Some saw their wives benefiting and then joined to increase the household profit. A few male participants stated that the men who do join are engaging in small businesses like selling second-hand clothing or working as tailors, and thus the SILC/VSL suits their needs and interests.

“Men are shy to start in these groups because they are dominated by women. In the meetings, we are often talking about personal relationships such as what my husband did. Men would want something that is big as such they do not like small loans from village banks; they would rather do other things than doing small scale businesses.... Men want quick profits.” (WFGD, Makate Village, Kapichi, Thyolo, November 9, 2013)

41 GDI (2012: 26).

Some men made reference to the fact that more men were starting to join in the later phases by joining all-male SILC/VSL groups to avoid the female-dominated groups and to save and access larger amounts of money. Women and men interviewed described the SILC/VSL groups as more a women's domain because the small loans cater more to women's small-scale businesses and covering basic household needs. Meanwhile, men were said to prefer quick and easy access to larger amounts of money that do not require committing long hours of volunteer time and personal engagement with a group. In the 2013 *WALA Gender Report on Women's Participation in Agribusiness Groups* (hereinafter, the WALA Gender Agribusiness Report),⁴² one observation made was that many husbands send their wives because they see them as better at saving.

By September 2013, for all eight districts, 71 percent of SILC/VSL members were women, compared with only 29 percent men. Thyolo and Chikwawa had similar gender breakdowns of 65 percent women and 35 percent men, and 64 percent women and 36 percent men, respectively (see Annex 6). Gender study participants mentioned mixed-sex groups with women generally dominating, as well as all-female and some all-male groups. Similar patterns of female domination are found in the agribusiness groups, except with more male membership, and increases in their membership recorded over time. The available data on SILC/VSL were not able to trace the latter trend; however, some women and men interviewed observed recent increases in all-male SILC/VSL groups. This trend and reasons for it should be closely monitored in future programming.

According to the 2013 WALA Gender Agribusiness Report,⁴³ men's increased participation over time was due to the men seeing mostly female farmers making greater profits from selling chilies collectively rather than the usual practice of selling them alone. Many more men began to join after observing these advantages. Despite the rise in men's participation, because women had been the first to join and continued to have a strong interest, they continued to dominate these groups.

42 Arlotti-Parish (2013).

43 Arlotti-Parish (2013).

Table 5: Some Data Captured on Women and Men's Responses to Joining a Group and the Decision-Making Process

REASONS FOR JOINING	WOMEN'S INDIVIDUAL INTERVIEWS		WOMEN'S FGDS		MEN'S FGDS	
	Thyolo	Chikwawa	Thyolo	Chikwawa	Thyolo	Chikwawa
First wave—WALA awareness-raising campaign	NC*	NC	Almost all**	All	NC	NC
2nd wave—Seeing others' benefits and hassle-free loans	Almost all	Almost all	All	Almost all	NC	NC
Decision-making process on joining						
Husband "made decision she should join"; wife shared information and tried to convince the husband; and/or wife consulted husband first and got permission	Almost all	About Half	All	Almost all	About one-third	About one-third
Explicitly defined as a "Joint decision"***	All	All	About a quarter	Almost all	Almost all	Almost all
Women made decision to join independently of her husband	NC	NC	About half	About half	Few	Few
Female head of household made decision on her own	All	All	All	All	All	All

*NC means "not captured," although responses were given, but narrative responses make it difficult to quantify.

**Categories are based on the numbers of women and men across the FGDS or in the individual women's interviews who mentioned a similar point. The categories are approximate numbers: all, almost all, about a half, about one-third, about a quarter, and a few.

***In the decision-making process, it varied who introduced the idea and whether the wife asked for permission first. However, for all the married women interviewed, they stated that the final decision was jointly done.

5.2 SOURCING MONEY

Women's strategies for sourcing money from most common to less frequently mentioned were selling horticulture produce under her control (e.g., green maize, tomatoes, onions, bananas, and cabbages); her petty trading like selling fritters, African cakes, charcoal, vegetables, and making/selling *thobwa* (local sweet drink); from working as agricultural labor in other people's fields (ganyu); borrowing from friends or relatives; and working on the estates. The fact that a lot of these sources are female-controlled crops and income-generating activities may be another indication of some women's autonomy in SILC/VSL participation. At the same time, further research must look into whether men slowly disengage from helping their wives in funding SILC/VSL, but not necessarily in controlling final decision making on loans and share-out money.

**Siblings – children of
WALA beneficiaries.**



SARA A. FAJARDO/CRS

While the data on men’s strategies for sourcing money are scant, they do show that men obtain money more commonly from working on the estates. Other strategies mentioned by women and men for men supporting their wives’ SILC/VSL participation or for their membership were building houses, selling their labor, and engaging in small businesses like buying and selling second-hand clothing.

5.3 ACCESS AND INFLUENCE IN SAVING GROUP PARTICIPATION

In the gender study findings, there are two main trends in women’s decision-making power in SILC/VSL group participation and the control over and benefit from savings, repayments, and loan use:

1. Some married women and their husbands make joint decisions, but men have final say.
2. A number of married women and all female household heads make decisions independently of their husbands or partners.

5.3.1 Trend 1: Joint Decision Making, Women Have Their Say, but Men Ultimately Decide

A significant number of women and men said that women's priority should be to first consult and convince their husbands to allow them to join, because men are household heads and main income earners. From women's perspectives, they have difficulties finding extra money on their own because of their low-profitable businesses. In one women's FGD (WFGD) in Chikwawa, women explained that "men are paid every month, but we must search for it from petty trading. It is difficult for us women to make a decision on our own" (WFGD, Bestale, Lundu TA, Chikwawa, November 14, 2013). Men have access to more regular and larger amounts of money.

Despite this lower bargaining power, women and men consistently made the same point: A wife's decision to join required the couple "sitting down together at the table" to discuss and jointly agree because it should benefit the whole family. There were, however, important differences in female and male perspectives.

"My husband is chair of a certain village bank. He was the one that sent me. On my very own, I could not do it by myself. He is paying for it and paying back." (WFGD8, Lauzhi 1, Katunga, Chikwawa, November 13, 2013)

"At first I asked to join the group. After sitting down, putting some senses into his head, I said let us try. We were able to buy basic needs. My husband is not a member and he benefits from it indirectly. He now sees the value of it." (Manama Village, Thomas TA, Thyolo, November 16, 2013)

Due to women's economic dependency on men, married women tended to say that while they initiated the idea to join a SILC/VSL group, a woman had to get her husband's approval to join, to obtain money for membership, or more times than not, to secure his support for later helping to repay loans. Another reason for consulting the husband was to avoid being seen by him and others as a disrespectful wife who does not show obedience to him. If she was seen as "rude," this could anger her husband or she could be exposed to malicious gossip from neighbors.

“In cases where the husband asked the wife to join, the husband has greater control. In cases where the wife decided to take out a loan for herself, she has more freedom.” (WFGD, Kakombe Village, Chinkwende, Thyolo, November 6, 2013)

In contrast, men tended to say that they saw benefits for the whole household first, and a man would make the decision to join himself or decide to “send his wife” first to check it out. Only a few men said their wives convinced them to allow the wives to join. In cases where the husband joined first, they never mentioned that they had to ask for permission from their wives, and none said they had to ask their wives for money.

Women’s mobility and decision-making power is constrained to some degree by their husband’s control over her: 51 percent of men nationally insist on knowing where their wife is at all times; 64.7 percent in Thyolo and 59.7 percent in Chikwawa. 38.2 percent of men in Thyolo and 40.7 percent of men in Chikwawa surveyed expressed jealousy if their wife talks to other men.⁴⁴ Considering the predominance of these views and women and men in this study raising issues of men mistrusting or not being comfortable with their wives participating in mixed-sex groups or socializing with single women for risk of learning bad behaviors, men’s control over women does limit women’s full and equal access to SILC/VSL membership.

In some cases, couples cannot afford to have both the husband and wife participate due to on-farm labor demands. In these cases, whoever joins is representing the whole family. “We sat down and discussed together. It is difficult for both to be village bank members because we cannot afford to be both going” (male FGD, Malata Village, Makhwira TA, Chikwawa, November 12, 2013). In that case, only the husband joined. As in agribusiness groups, even if only one spouse is a member, “both spouses participate to some degree in crop cultivation, and both spouses reap the benefit of the increased income gained through collective marketing through the WALA groups.”⁴⁵

44 DHS (2011).

45 (Arlotti-Parish 2013: 9).

Table 6: Variations in Women's Dependency/Autonomy in Sourcing Money for SILC/VSL Membership, Saving, and Repayment

	WOMEN'S INDIVIDUAL INTERVIEWS		WOMEN'S FGDS		MEN'S FGDS	
	Thyolo	Chikwawa	Thyolo	Chikwawa	Thyolo	Chikwawa
Trend 1: Women Depend on Their Husbands.						
Wife got first payment from husband.	About half	About half	Few	About one-third	NC	About half
Women continue to depend on husband for payments sometimes or all the time.	About one-quarter	About one-quarter	NC	About half	NC	NC
Trend 2: Women Decide and Source Money Independently.						
From joining to over time, women sources independently.	All	About one-third	About one-quarter	About one-quarter	NC	NC
FHHs source money on their own.	All	All	NC	NC	NC	NC

* This table provides an approximation of the number of women's individual interviews and FGDS where women or men mentioned one of these strategies for sourcing money, divided by the total number of interviews and/or FGDS. The categories are approximate numbers: all, almost all, about a half, about one-third, about a quarter, and a few.

Some women in the individual interviews, female FGDS, and many men in the FGDS reported that decisions over when to take out a loan and what to spend it on are joint decisions. Women and men insisted on the importance of open discussion and mutual agreement. Poverty demands that women and men work cooperatively. The 2013 WALA Gender Agribusiness Report found similar results.

At the same time, husbands have ultimate authority to decide as the head of the household and main income provider. In the all-male FGD in Chikwawa, all the men agreed that husbands are the final decision makers. Likewise, married women who said their participation in SILC/VSL was ultimately controlled by their husbands even if indirectly, commonly explained: "In our family, we believe in making decisions together as a couple, and we believe that whatever we have belongs to the family and not the individual. Our culture believes that the head of the household is a man, so I believe that he has final say in whatever we decide as a couple." More traditional gender ideals limited women's full and equal decision making power, but ideals of unity were used to support the importance of good communication, shared decision making, and reciprocity.

“In our culture and values, the man is supposed to provide for the family. Even if the wife is taking the money, she will involve him and give it to him because if she cannot pay it off, it will fall on her husband to repay as he is the provider.” (Couple interview, Makate Village, Kapichi TA, Thyolo, November 9, 2013)

“We sit down as husband and wife and discuss. When the husband agrees that is when you take out a loan.” (WFGD, Bestale Village, Lundu, Chikwawa, November 2013)

“We are running away from hunger so we have to make joint decisions.” (Male FGD, Mahoma, Kapichi TA, Thyolo, November 7, 2013)

“For men, since they are the breadwinners, they play a big hand. He does not show himself but he is behind it. They come together after to discuss money. It is a collective decision.” (Chikwawa Diocese Agribusiness and SILC/VSL Field Supervisor, Bestale, Lundu, Chikwawa, November 14, 2013)

“There is no way a woman can decide to take out a big loan alone.” (Bestale Village, Lundu, Chinkwende, November 14, 2013)

In all accounts, even if a woman may have less of a fallback position and negotiating power, she may draw upon culturally dominant understandings of the male breadwinner–female homemaker construction and marriage as one of mutual respect to bargain for her priorities. As many women and men reported, women generally “have their say.” Men want to please and fulfill their wives’ requests and desires for certain material needs such as food for the household. This is important to dominant ideals of manhood. In turn, women expect men to provide for them.

Both depend on each other’s labor and cooperation to pool together and respect one another’s expectations. Women and men expressed very strong support for joint decision making as necessary for household survival: “It is the economic and social support received through these arrangements that maintains people’s existence and livelihoods.”⁴⁶

In cases where a husband sends his wife to join, men are more likely to control decisions on loans and to be telling their wives

46 Conroy (2013: 4).

when to take out the loan and what to spend it on. In one women's individual interview in Thyolo, an older married woman in her mid-60s reported that her husband sent her to join. He had a basket-weaving business. She had no independent income and relied on him for saving and repaying loans. While she affirmed that decision making was jointly made and all assets were for the whole family's benefit, she explained that she must obey her husband's wishes because he is the household head and main provider: "we are always subordinate to men because they are the ones who marry us. It's their duty to take key roles at household level" (individual women's interview, Kapsepse Village, Bvumbwe TA, November 6, 2013).

Both married women and men mentioned that they had to get agreement from their spouses to avoid conflicts. In the men's FGD in Thyolo, men stated that if a man wants to sell something in the house, he would first have to ask his wife in order to respect her and avoid arguments.

This study's findings indicate that in couples, where both are members either of the same group or different ones, they tend to be even more supportive of each other and value pooling of resources than couples where only one spouse is a member. Reasons given where women and men now know what the other is earning and in their efforts to ensure each repays on time, they learn to collaborate and to pool savings and loans for more mutual benefits and prosperity. Whatever the situation, women's participation in SILC/VSL was giving married women increased access and control over resources bought from SILC/VSL loans.

5.3.2 Trend 2: Women Decide Independently and Control Loan Use

Half of married women and all FHHs in the individual women's interviews stated that they made autonomous decisions on joining, sourcing money to save, and accessing and controlling use and benefits of the SILC/VSL loans. About a third of the all-male and female FGDs made reference to this trend. As loan amounts increased over time, however, a husband's interests in accessing and controlling his wife's loans tended to increase. In all interviews, FHHs were described as free to decide on their own.

Married women in this group may have initially asked their husbands to join but they were indifferent or too busy with their own generally more lucrative income-generating activities. Their husbands may have been absent most of the time as migrant laborers or working on the estates, and thus might not be interested in the small SILC/VSL loans. The

husbands may appreciate their wives' new and increased income contributions to cover basic household needs and thus accept their wives' decisions because they relieved them of being sole providers.

These women may have asked their husbands for the first payment, while others resourced the first membership fees on their own, using the profits from their small-scale businesses; petty trading of vegetables, fritters, cakes, or charcoal; or selling their labor. Half of the women from the individual interviews in Thyolo first depended on their husbands, but later, after some time participating in the SILC/VSL, they found sources of money on their own. Some women paid the first fee separately and continued to acquire funding sources autonomously.

Some women stated that they had not even informed their husbands about joining for fear they would refuse, or just because the women did not see it as necessary. In other cases, the women consulted their husbands, but the husbands refused. The women joined and participated in SILC/VSL meetings and savings anyway. A few women shared stories of how their perseverance to continue despite their husbands' lack of support eventually resulted in their husbands' later acceptance. Once the husbands saw their wives covering basic household needs and/or accessing larger share-out amounts, the husbands began to value and support their wives' SILC/VSL participation. This support had both positive and negative effects on women's ability to fully benefit from SG loans.

In all the varying situations of women making independent decisions, once their husbands saw the benefits, some of the men then decided to join themselves, others became interested in accessing their wives' money, and a few allowed their wives to manage their SILC/VSL savings and loans independently.

Female household heads, whether widowed, divorced, or separated, made decisions on their own on when to take out a loan and what to spend it on. In some couples, women were de facto heads of households. Their husbands were away working on the tea estates in Thyolo, on a sugar plantation in Chikwawa, or migrating to other towns or even neighboring countries. In these cases, women had greater freedom to make decisions on joining, saving, paying back loans, and when and what to use loans for. Women's independent decision making was often justified by the fact that their husbands were failing to provide regular income for their families.

In some stories recounted by women, their choice to join independently of their husbands caused conflict. Despite this, these women kept participating because their first priority was to satisfy the basic needs of their children, no matter what the cost. Their husbands were secondary. Many FHHs interviewed were from matrilineal families and appeared to have already had some decent assets before joining, including land, a house, and small businesses. They were generally able to source money and quickly took advantage of SILC/VSL saving and credit to expand and diversify their assets. These findings may also be a reflection of the predominantly matrilineal social organization in which women may have even stronger ties with their children, and marriage may be more fragile. This argument would have to be further verified to be conclusive.

For some married women making independent choices, their control over loan use was limited to small loans and purchasing of low-value items like food, sugar, salt, and their small-scale businesses. Husbands allowed their wives to make these decisions independently because the men benefited from their wives' investments in covering basic household needs. This brought peace of mind to the wife and husband. With the increasing size of the loan and the possibility of purchasing higher-value assets like livestock and farm supplies like fertilizer, these women explained that they had to consult their husbands before making any purchases. In these cases, their husbands become the ultimate decision makers. Similar trends have been found in other gender impact assessments of SILC/VSL.⁴⁷

Differences in Experiences for Married and Female Household Heads

Married women and FHHs (widowed, divorced, separated, or de facto) face different barriers and advantages to accessing SILC/VSL groups. Married women's main barriers are their economic dependence on their husbands and men's control over their mobility. They also do not have full control over decisions surrounding their participation in SILC/VSL, savings, and loans because their husbands are the final decision makers. Given that marital relations are often strongly based on values of mutual respect, joint decision making, and pooling resources, and married women come from male-headed households with greater and more diversified assets and

47 CARE (2012: 11).

adult labor, it is likely easier for married women to access sources of money to join and pay back loans than FHHs.

“The first time for joining, my wife did not depend on me. She had a little bit of money from selling bananas which she saved in the village bank and the amount got bigger and bigger. My wife uses the profits for herself. She now relies on herself.” (Male FGD, Mahoma, Kapichi TA, Thyolo, November 7, 2013)

“I make my own decisions because I am single now compared to my married friends. They have to consult their husband before making any decision.” (Widow/women’s individual interview, Kapsepse Village, Bvumbwe TA, Thyolo, November 6, 2013)

“For me, I mostly pay and save on my own. I can do it on my own. I will just tell him what I spent it on. I can decide on my own.” (WFGD8, Lauzhi 1, Katunga, Chikwawa, November 13, 2013)

Female heads of households typically experience labor and asset deficits and are overburdened with all the household, domestic, and farming work, as well as on-and-off income-generation work. Some FHHs sourced money by doing ganyu and continued to do so even after receiving loans. Only the more wealthy FHHs who already had various businesses like a shop did not have this problem of financing VSL and benefited most from VSL.

Married women and men reported that widowed and divorced women often face social discrimination due to suspicions of their social and sexual practices as going against the accepted norm to be married and faithful: “Failure to marry is considered worse for women than in men of the same age. Divorced women face even greater discrimination and may be shunned since they are considered failures. Marriage is a source of respect and status in the rural areas. Some of these attitudes are entrenched by customary laws.”⁴⁸ These suspicions made it hard for female heads to interact with other VSL male and female members at first. Through the various SILC/VSL training and regular weekly interactions, married women and men and FHHs accepted each other.

48 CEDAW (2008: 46).

Many widowed women made reference to their advantaged position over married women. They felt that having the freedom to decide for themselves without the possible constraints of a husband gave them certain advantages. Married women appreciated that their husbands sometimes paid for the first membership fees and or could be relied upon if the women could not pay back their loans on time.

6. OUTCOMES: MOST SIGNIFICANT CHANGES TO WOMEN'S LIVES, THEIR RELATIONSHIPS, AND HOUSEHOLD WELL-BEING

The following paragraphs explore more closely to what extent women's SILC/VSL participation and leadership has supported female empowerment and gender equality in the context of an integrated food security program. A series of indicators were used to look into three mutually exclusive domains of change considered necessary for meaningful women's empowerment: Dimension 1 is the level of women's sense of self-efficacy and capabilities to make life choices. Dimension 2 consists of shifts in the power relations in which a woman negotiates her path. Dimension 3 is about the changes in structures and broader structural changes of systems surrounding a woman.

6.1 DIMENSION 1: WOMEN'S SENSE OF SELF-EFFICACY

6.1.1 Increased Self-Confidence, Self-Esteem, and Sense of Being Able to Control Life Outcomes

"Men are able to respect their wives more than before because women are now independent unlike in the past where a woman was only depending on the husband for everything." (Women's individual interview, Kapsepse Village, Bvumbwe TA, Thyolo, November 6, 2013)

"Now a woman is seen as a human being. Before, she would just beg. Now the husband is kneeling to the wife." (PSP FGD, Malata Village, Makhwira, Chikwawa, November 12, 2013)

Women's increased self-confidence, self-esteem, and ability to control and take action in their lives were consistently mentioned; three-quarters of individual women's interviewees, WFGDs (50 percent and above), and those in the final WALA validation workshop mentioned these. A key feature to women's greater self-esteem was having a new measure of control and security in overcoming their poverty.

Time after time, women stated that they were now “valuable assets” to their husbands and communities because they now contributed some income and covered basic needs. Married women spoke with pride of their new roles in supporting their families. Now their husbands could rely on them for their economic contributions. They said that their improved economic and social status had increased cooperation such as “working hand in hand” between spouses to meet basic household needs.

Even in cases where a wife had been sent by her husband, she still had the opportunity to be actively involved in SILC/VSL savings, loans, and share-outs. These women were never simply puppets executing their husbands’ commands. Women mentioned that their savings groups’ constitutions and group interactions demanded active participation. As a result, women gained self-confidence even if their husbands might control when and how a loan would be spent.

“Husbands and wives from village banks learn to interact together and women learn to respect their husbands. Before, the wife may ask through her child to ask her husband to bath. Now she will ask him directly.” (Male FGD, Mahoma, Kapichi TA, Thyolo, November 07, 2013)

Before joining a SILC/VSL, some women described being too shy to even give their name or lead a prayer during the first meetings. Through their participation and leadership in the SILC/VSL groups, they were able to overcome fears of speaking in public. “At first I was shy in public. Now I am able to speak out.” One WALA staff member shared an experience of one female SILC/VSL member who was unable to give her name in the first few meetings, but after some time, she would be one of the first members in her group to speak out when this staff person visited. Some SILC/VSL groups have constitutional rules stating that members will be fined if they do not speak when they should. This practice forces shy women to speak up. When this staff member returned sometime after, he observed that this woman was much more articulate and actively participating in her SG. This greater confidence helped the more timid women to have more courage to voice their concerns and interests with their husbands and in the groups. A few women specified that their newly gained confidence and ability to speak out from SILC/VSL participation helped them to have

the confidence to join other political groups that they had never been engaged in before.

Table 7 summarizes general perspectives from the women's individual and MSC interviews on women's sense of self-efficacy. Annex 8 presents the WFGDs and WALA staff validation workshop viewpoints.

Table 7: Women's MSC Interview Feedback on Gender Impacts of SILC/VSL on Women's Self-Efficacy

CHANGE AREA	MSC INTERVIEWS	
	Thyolo*	Chikwawa**
Increased confidence, self-esteem, and knowledge and skills	Almost all	Almost all
Increased income earned by women	All most all	All
Men's increased valuing of women reported by women	Almost all	NC
Increased ownership of assets	Almost all	All

*Based on six interviews in Thyolo. **Based on 12 interviews in Chikwawa.

Source: Women's individual interview responses.

6.1.2 Improved Knowledge and Skills

Well-over half the women interviewed said that they or other female SILC/VSL members had acquired new economic and social skills. They reported learning about savings and financial management and gaining new social and leadership skills from regular interactions with different kinds of women and men in the SGs' structure. Many women and men FGDs made reference to gaining social skills on how to interact with and even value the viewpoints of the opposite sex.

6.1.3 Increased Social Solidarity

"In our group, we encourage one another that a woman who is a savings group member must have a small business to run. Those who are married must not depend on their husband all the time, so when we see that our friend is not working hard on her business we call her and advise her to move forward with her business. Due to this, every member in our group is a hard worker." (Widow/individual women's interview, Malemiya, Ngabu, Chikwawa, November 11, 2013)

Many women expressed appreciation for collective problem solving, increased solidarity, and accessing advice from SILC/VSL peer members on their businesses, health, nutrition, marriage, and social relationships. From sharing problems, they learned about better saving and money management practices, how to negotiate with their husbands and resolve marital and social conflicts, and how to get along with different personalities. They made reference to being a better woman, wife, friend, and SG peer. In interacting with other women and men regularly, they learned how to respect others, listen, be heard, and resolve conflicts more peacefully.

There were enhanced social relationships between and among women and men SILC/VSL members. An important result was changes in relationships among married women and men and single women. There were reported increases in trust, respect, and breaking down of negative gender stereotypes of single women being viewed as promiscuous and experiencing social marginalization because they are not married and under the authority of a husband or male partner.

6.1.4 More Economic Independence and Decision-Making Power

“Some women were having multiple partners, even those who are married, to find money. Now women are not doing this... it is now over because of village banks.... Now married and female heads of households are good in groups together side by side.... Women are respecting each other.... The families and couples are now strong and there is peace and harmony in the house.” (Village headman, key informant interview, Malata Village, Makhwira TA, Chikwawa, 12/11, 2013)

Over 50 percent of women in the WFGDs and a good number of individual women interviewees mentioned having greater economic independence and bargaining power to influence household and community decision making. This finding is further validated by the majority of women interviewed individually, who talked about increased income and ownership of assets.

An important issue is to what extent women have increased ability and opportunities to diversify from their own small-scale petty trading into more lucrative businesses. Over time, some women reported starting to improve and diversify into existing and or new more

profitable small-scale businesses from the cycles of savings and accessing small loans to making profits and then accessing larger ones at share-out. The most successful members tended to be involved in several WALA capacity and agricultural activities: SILC/VSL, agribusinesses, MCHN, and training in improved agricultural crop production. They also were more inclined to be from wealthier asset-rich households either as widows or married women. The same points were confirmed in the WALA staff FGDs and final validation workshop for all districts.

6.1.5 Increased Women's Leadership

Many women talked about women's increased leadership skills and experience from being in such positions in the SILC/VSL groups. They generally dominated in both leadership and membership in the SILC/VSL groups. While the WALA program staff had no accurate data on the gender breakdown in leadership of SILC/VSL groups, in this small study sample, approximately one-third of women respondents from the eight WFGDs were on the Executive Committees including in all five possible positions.

Many women acquired new leadership, communication, and group management skills and reported that it was the first time they were in a leadership position. A few women described how their participation in the SILC/VSL groups boosted their self-confidence and ability to speak out.

"I have been in different positions in different groups so being selected to be a chair person, it was not a problem because we meet with different people with different behaviors and backgrounds so for them to understand one another it takes our effort in terms controlling of their tempers, and solving issues when they are raised in the group. I have been in the position of chairperson for almost 4 years. I exercise patience. I have good leadership skills and am very confident when it comes to speaking in public." (Married woman, individual women's MSC interview, Malemiya Village, Ngabu TA, Chikwawa, November 11, 2013)

Often women who became chairpersons had already held an executive position in their SILC/VSL groups and were leaders and/or members of several other WALA-supported and other community groups, such as



**Primary school girl,
daughter of the WALA
beneficiaries, carrying
her sibling.**

a local church's women's guild. Some made reference to the governance training as important for building leadership and conflict-management skills. They expressed appreciation for learning how to deal with different personalities and group conflicts.

Program-wide, two-thirds of members of the WALA-supported groups are female; one-third are in leadership positions. Based on the WALA Gender Agribusiness Report, out of its small study sample, approximately 70 percent of leadership positions were held by women, except for the top position, most chairpersons were men. Reasons given were that women lacked self-confidence to lead, are too shy, and reported lacking ability or the confidence to lead on decision making. Women in both studies reported refusing offers to become chairpersons. A consistently mentioned factor was their inability to read and write.

Reasons for women's low political participation in the Malawi government are important to understanding the challenges women face to lead male SILC/VSL

members and to further take up positions in other WALA and non-WALA-supported groups. In the wider literature, women's low political representation in most levels of government reflects ongoing deep-seated cultural values and stereotypes that men are the legitimate leaders and not women.⁴⁹ Women have very low self-confidence and women and men generally assume men are the legitimate leaders and mistrust women as leaders: "there is still belief and myth that women cannot perform better than men."⁵⁰

Women leaders talked about learning how to lead groups and respond to different members' needs and how their leadership position gave them greater respect at home and in the community. Women role models inspired other women.

49 Mbilizi (2013); SIGI (2012); GDI (2012).

50 GDI (2012: 30).

6.2 DIMENSION 2: POWER RELATIONS

6.2.1 Men's Increased Respect and Valuing of Women

“If the wife is successful in her business, her husband and the community around her will admire her.” (Male participant, multistakeholder FGD, Khwethemule TA, Thyolo, November 8, 2013)

“The relationships are good. There is no longer jealousy, no longer go to a friend to get money. You can get money from the village bank... A lot of families were fighting because of borrowing from katapilas because of the pressure to pay back. There is no longer this pressure/stress. Men use to have girlfriends. Now women can provide basic needs so a woman is more valued.” (Married woman, MSC interview, Lauzhi 1, Katunga, November 13, 2013)

Men and women reported men valuing women more as economic and social assets after women joined the SILC/VSL groups. Men consistently reported increased appreciation of their wives and their wives' economic contributions to the household, particularly to cover basic household needs. In men's FGDs in Thyolo and Chikwawa, men described how SILC/VSL enabled women to have greater income earnings. They spoke of women's thriftiness and ability to save and make the SG loans go a long way to bring many positive changes to household livelihood security, much more so than if a man were in her place.

1.1.2 Increased Love and Cooperation

Both women and men reported increased love in marital relationships and men's increased fidelity due to women's increased economic contributions and ability to now look after themselves. Women and men talked about how women's control over SILC/VSL money enabled the women to take better care of themselves in ways they could not when they had to ask their husbands for money. Men explained that they were more loving and faithful to their wives since SILC/VSL. They appreciated their wives for looking healthier and better kept and of the family being happier as a whole.

1.1.3 Increased Joint Decision Making on Money Matters

Other positive changes to gender power relations were that women's increased self-confidence and economic earning power and assets gave them greater fallback positioning to then influence decision making on VSL loans and use of them. As shown, a proportion of women interviewed made independent decisions, and another grouping of married women influenced decisions and were able to acquire new assets, even if their husbands made the final decision. The challenge was that for many, it was limited to low-value items. Once considerations on bigger purchases were involved, women felt they had to consult their husbands.

In the end, despite women's participation in SILC/VSL, many women still rely on their husbands as the main providers. While they have increased assets and fallback positioning, they still likely earn less and must ensure their husbands' positive support of their SILC/VSL participation in case of problems with repayment. Women and men VSL members reported fear of defaulting as a major concern. There is mutual interest in cooperating and joint decision making from both the husband's and wife's perspective and position.

1.2 DIMENSION 3: STRUCTURES AND SYSTEMS

This dimension measures changes according to increased access to loans, assets, and new markets, and reductions in reported levels of gender-based violence against women and girls. This latter change area is closely tied to changes in gender relations described above.

"Women are now able to secure loans, pay school fees and buy some necessities like sugar, salt and even relish and these have brought love and peace in the families because they are no longer poor or have any hassles on where to get the loans to use on these things. Now families have peace of mind." (Women's individual/MSI interview, Kapsepse Village, Bvumbwe TA, Thyolo, November 6, 2013)

"This village bank has changed my life because in the past we were having problems with buying food but as of now we are able to have food on a daily basis which was hard in the past.... The first share out, I managed to buy my kitchen utensils, good clothes for my children and goats. This village bank is helping us a lot in terms of going to the hospital with children.... So whenever a child is sick we borrow money from our village bank and go to the hospital." (Married woman, 31 years old, women's individual/MSI interview, Mahoma, Kapichi, Thyolo, November 7, 2013)

6.3.1 Women's Increased Access and Benefits from Loans, Assets, and Markets

Many women reported increased access to regular and flexible savings and credit and the ability to afford and grow more nutritious and diversified food, pay for school fees, and reinvest and improve their businesses. A common remark was that before SILC/VSL, they were often short of food and hungry. After starting SILC/VSL, they were able to cover basic household needs and had greater peace of mind because of easy access to the SG loans. Some talked about investing in household farming, such as buying fertilizer to improve crop production like maize and vegetables. This was the case for married women and FHHs.

The more successful SILC/VSL group members acquired more obvious material benefits from SILC/VSL loans. They were often advantaged over less successful SILC/VSL members because they already owned a house, land, and a greater number of assets before joining a SG. These more successful women were able to move up to more lucrative markets such as selling used clothing or fish as opposed to tomatoes; and they were now hiring agricultural labor to work on their fields rather than selling their own labor. In one case, a widow had used SILC/VSL loans to build additional rooms to her house and rent them out.

Based on the findings, women reported planning ahead of time to invest in bigger household needs when it was share-out time (December/January) and savings amounts were much larger. A common strategy was to invest in house construction to go from traditional mud-and-grass-thatched roofing to corrugated iron sheets and oven-baked brick houses, and or buying and reselling small livestock like chickens, pigs, and goats. Women talked about going from owning no livestock or one pig or goat to owning a small herd of them and being able to buy farm supplies like seeds, hoes, and fertilizer. Women and men SILC/VSL members reported saving more and budgeting, hence no longer borrowing or becoming indebted to money lenders.

Most women from the individual interviews shared their appreciation with the social fund savings which allowed them to cover health care or funeral costs in emergency situations.

For women and men involved in various WALA-supported activities, the combination of other activities such as training in improved agricultural production was mentioned as enabling them to produce more maize, often bumper crops, giving them more to consume and to sell.

This village bank has changed my life. Even though I am a widow, I am able to support my family to satisfy our daily needs. I have also managed to build a house and extra rooms to rent out to which many couples are failing to do. I have managed to buy livestock like goats and chickens, to buy a bicycle, pay school fees for my children and to borrow money up to MK 200,000.00. (Widow, women's individual/MSC interview, Bestale Village, Lundu, Chikwawa, November 14, 2013)

In one WALA program document,⁵¹ it was mentioned that if the wife is an SILC/VSL member, then the husband and wife would both know what the money was being spent on, but that for male SILC/VSL members, loan spending might not be known. Most of the time the men are the ones to make the final decision on the loan even if they are not members. Men always decide what to do with a loan if they are members. In cases where both spouses are members, they make joint decisions.

Women's control over the use of loans varied, but generally they have some control. Women reported no longer begging from their husbands for money. They reported owning items that they never had before, like bicycles, phones, and livestock. They could now put some money aside to pay for clothes for themselves.

It is difficult to know from this very small sample what exact combinations of factors help women to move up the value chain and to significantly improve their living standards. Other studies clearly show that it takes multiple positive reinforcing factors for women to truly move up the ladder into a new level of economic security.⁵² Important factors include their bargaining power and access and control of assets in the household. If their husbands are supportive of them, and they pool resources together, this likely will help women invest in their businesses. Husbands must also be willing to share in household chores to free more time and energy for their wives. Women must have greater access to larger loans, farming capital, training, and education.

Female nonmembers interviewed, whether married or single, described wanting to join. They expressed admiration for all the changes they had witnessed among women SILC/VSL members living in their communities

51 CRS (2013).

52 CARE (2006: 24).

in terms of the social, economic, and material benefits. They observed how WALA SGs increased women's confidence and improved members' house construction and ability to satisfy basic needs. These nonmembers explained that the main reason they had not joined was lack of extra money to pay for membership and regular savings.

6.3.2 Female-Headed Households Benefited the Most

Those FHHs who joined a SILC/VSL group tended to gain a lot from their participation and leadership in a group. As sole providers, they were described as being more determined and hardworking than married women to attain economic and food security. They work for themselves, for their children, and often for additional orphans. They are less restrained in their choices, despite in some cases having fewer assets than married women. The wider literature on SILC/VSL and women's collective action confirms that often older FHHs, as compared with younger ones and or married women who may be burdened with child care, are more free and able to join and benefit from community groups. They may have other female household members who can take on some of their work to free up their time.⁵³

FHHs went from being among the poorest to having better living standards, such as new and diverse household and agricultural assets, and the ability to satisfy the basic needs of regular and nutritious food. Women reported the beginning of important social status changes from being mistrusted as a single woman to becoming accepted members and leaders in SILC/VSL and agribusiness groups.

⁵³ See Oxfam International (2013).

“In our community, women who joined village banks have livestock, decent houses with iron sheets, are able to buy a bicycle, a cow, buy farm inputs like fertilizer and are able to have nice meals and are able to sleep in a comfortable place with a mattress and good bedding.” (Women’s individual/MSI interview Kapsepse, Thyolo, November 6, 2013)

“Women are able to get loans easily and without hassles and in so doing, they are really improving their living standards at household level as well as in the community ... covering basic needs, building beautiful houses which they did not own before.” (Women’s SILC/VSL nonmembers FGD, Lauzhi 1 Village, Katunga TA, Chikwawa, November 13, 2013)

“Children are no longer malnourished.” (PSP FGD, Malata Village, Makhwira TA, Chikwawa, November 12, 2013)

“...at first they had no livestock but now after sharing out they are able to buy different cattle and the like, they are able to buy iron sheets, paying school fees for their children, having capital in boosting up their businesses.... They are able to buy improved seeds.” (Chikwawa Diocese WALA staff FGD, November 12, 2013).

“WALA is helping to reduce our poverty. With village banks, even if there is no more food, my wife or I can go get money from a savings group loan to buy food. Even if WALA finishes, we will still go on with the activities.” (Men’s FGD, Kapichi, Thyolo, November 7, 2013)

“We are harvesting more, eating better and selling more such as vegetables, tomatoes, cabbage and carrots.” (WFGD, Kakombe Village, Chinkwende, Thyolo, November 6, 2013)

“My business has changed. Before I was just selling tomatoes but now I also sell fish. Now in my family, things are really working. I can buy school books for my children.” (WFGD, Makate Village, Kapichi TA, Thyolo, November 9, 2013)

“Things have really changed in my house. I use to have problems with fertilizer. This is no longer the case. I even have bumper crops.” (WFGD, Makate Village, Kapichi TA, Thyolo, November 9, 2013)

FHHs who were members of the SILC/VSL agribusiness and participated in other WALA agricultural input and training generally benefited most in terms of their own empowerment. They were able to make higher profits in their individual and group agribusinesses, save in the SILC/VSL, and then make greater profits and savings to increase their asset base, such as increased livestock ownership (goats, a cow), and an improved house from traditional to more modern (oven-cooked brick and corrugated iron roofing). The less successful FHHs continued to have to sell their labor and sometimes even to pay back loans. Some of the most resource-poor and socially marginalized FHHs failed to have the funds to join a savings group all together.

6.3.3 SILC/VSL Participation and Gender-Based Violence (GBV)

Women's participation in SILC/VSL had both positive and negative effects on GBV. On the positive side, a consistent theme mentioned by women and men from the communities and WALA staff was that improved gender relations from women's increased self-confidence and earning power helped reduce GBV among couples.

GBV was said to be caused by the stresses of poverty and men's frustrations and loss of dignity in not being able to make ends meet. A husband might take out his inability to provide on his wife, partner or children. Women's increased income from participation in the SILC/VSL groups and in other WALA-supported activities brought greater peace and respect from husbands toward their wives. Most commonly reported was that couple conflicts went down. Many husbands appreciated their wives for shouldering the burden of covering household needs. No men openly reported feeling threatened by their wives' increased economic earning power. These male attitudes may be supported by gender values of marriage as one of cooperation and more recent rights based perspectives. Many men, who are supportive of women's participation in SILC/VSL groups, were members themselves.

The WALA Gender Agribusiness Report (2013) found that GBV was not a significant issue. Both women and men reported that the WALA-supported agribusiness activities had brought improved self-confidence, esteem, and increased control over life outcomes for themselves and thus men were not threatened by positive changes for women. These results suggest that SILC/VSL and agribusiness groups are both viewed as economic and social opportunities for mutual

benefit whether the man or wife is a member or both. One limitation is that these changes were restricted to SILC/VSL members and their families rather than to the whole community.

“Village banks have led to women’s economic empowerment which has resulted in most of them being able to buy basic household needs. Village banks have also reduced gender based violence which came from husband’s struggles to provide for the family.” (WALA Staff, Validation Workshop, November 18, 2013)

The introduction of SILC/VSL and changes to women’s self-confidence and ability to speak up still triggered conflicts and tensions between women and men. Cases were raised of marital conflicts and community tensions over certain women challenging their husbands’ authority with their newly gained economic status and independence from their husbands. Whether the disputes and conflicts mentioned by female and male respondents were to the degree of emotional or physical abuse was not mentioned.

SILC/VSL payback was a delicate issue in couple expectations over whose role and responsibility it was. More women are earning incomes but still expect men to help pay back loans. A man will sometimes pull away from supporting his wife, arguing that she now has her own resources. Paying back loans was a common concern and worry, expressed across the interviews and group discussions. When a man pulled away from giving his wife money when she needed it, she could then reproach him about it. Conflicts arose over who should be paying the loan back.

Women’s triple burdens of domestic chores, productive tasks, and community social tasks increased with SILC/VSL participation and their increased business ventures. Almost no women and or men mentioned men taking on greater domestic chores to relieve their wives of their ongoing and increased work activities. Only in one or two responses did women refer to their husbands helping them out more: “My husband will help me around the house with sweeping while I am making fritters” (WFGD, Malemiya Village, Ngabu TA, Chikwawa, November 11, 2013). While no respondents mentioned this as a source of conflict, women did talk about their frustration with men for not helping them more.

“We are harvesting more, eating better and selling more such as vegetables, tomatoes, cabbage and carrots.” (WFGD, Kakombe Village, Chinkwende, Thyolo, November 6, 2013)

“My business has changed. Before I was just selling tomatoes but now I also sell fish. Now in my family, things are really working. I can buy school books for my children.” (WFGD, Makate Village, Kapichi TA, Thyolo, November 9, 2013)

“Things have really changed in my house. I use to have problems with fertilizer. This is no longer the case. I even have bumper crops.” (WFGD, Makate Village, Kapichi TA, Thyolo, November 9, 2013)

At the first phase of starting up the SILC/VSL groups, some men initially refused to allow their wives to join the groups for fear that their wives would mix with other men or single women and learn bad behaviors such as becoming promiscuous. Women and men reported that some female SILC/VSL members become too proud with their newly gained earning power and self-confidence and forget to be respectful and humble. They start to talk back to or challenge their husbands’ authority as household heads. A few women and men respondents described these women as being “rude” and showing disrespect for men’s socially accepted authority. In these cases, references were made to husbands getting angry and possibly resorting to GBV to affirm their power over their wives. Due to men’s socially accepted authority in the household and income earning power, there is often a double standard within marital expectations. It is more socially accepted for a man to have extramarital affairs than for a wife. Moreover, “a husband’s right to punish his wife or demand sex are often condoned and considered socially acceptable.”⁵⁴ In contrast, if a wife refuses to have sex or has an extramarital affair, the social judgments against her are likely to be much worse.

A few women reported being frustrated and or becoming indifferent to their husbands because the husbands were not working, or they drank, or they depended on their wives. These issues suggest that men’s masculinity may become threatened by their wives earning more money than them.

54 Conroy (2013: 16–17).

The gender study findings clearly showed that men and many women still believe that men have and should have ultimate decision-making power on women's participation and benefits from SILC/VSL. A common response by many married individual interviewees is that to keep their marriages intact, they accept their husbands' final decision-making power. They referred to keeping quiet if they started to get into a disagreement with their husbands. A woman's risk of violence and of being a victim of malicious gossip and having her reputation at stake may outweigh her desires to challenge her husband on a final decision even if she does not agree. Similar findings were found in other gender studies of SILC/VSL.⁵⁵

"If the wife is successful and not the husband, it depends on whether and how the husband reacts, it could lead to problems." (Male participant, multistakeholder FGD, Khwethemule TA, Thyolo, November 8, 2013)

These results indicate the relevance of paying closer attention to addressing gender norms and values in SILC/VSL and in the other supported groups. Investments should be made to supporting women and men role models who are more supportive of one another. Men should be seen as gender champions, too. The benefits of mixed-sex, all-male, and all-female groups should be assessed with regard to couples. How these differing groups work together, combined with gender social change activities to support women's empowerment and gender equality, should be studied as well. To address some of the challenges of mixed-sex groups, interesting initiatives might be to pilot-test couple-based initiatives and to train couples in shared household budgeting.

The next section looks at the challenges and disadvantages that women and men face in participating and taking on leadership positions in SILC/VSL and why some women and men might be more disadvantaged than others from joining and in participating and benefiting from SGs.

⁵⁵ Care (2012: 12–13).

7. CHALLENGES AND DISADVANTAGES TO WOMEN AND MEN'S PARTICIPATION

Women and men members and nonmembers reported various challenges and disadvantages to participating in SILC/VSL groups.

7.1 BARRIERS OF ACCESS

Some disadvantaged women and men are not accessing WALA SGs due to inability to pay membership fees. In women's SILC/VSL nonmembers' FGDs, women expressed a keen interest in joining the groups and enjoying the same benefits as their friends, neighbors, and relatives. The main reason given for not joining was that they lived from hand to mouth and had no extra money to join or to save, and they feared the pressure of not being able to pay back the loans on time. Other reasons given were that when they asked to join a group, members told them there was no room for new members.

"There can be conflicts between husbands and wives if she takes out a loan without permission from her husband." (WFGD, Bestale Village, Lundu TA, Chikwawa, November 14, 2013)

"A lot of women are participating because men do not want to be mixing with women and women do not want to be mixing with men because men are difficult to be reached. They find it hard to pay back a loan and sometimes men do not like to be despised by women." (Women's VSL nonmember groups, Lauzhi 1, Katunga TA, Chikwawa, November 13, 2013)

Another issue raised by mainly male WALA staff was their concern that men were being excluded and discouraged from joining. Some studies have shown that there is a tendency to assume that SGs are "for women only and serve women's needs and interests for relevant training, financial services and smaller-scale livelihoods activities."⁵⁶

⁵⁶ Barker and Schulte (2010: 16).



Chilies grower and a member of VSL who also benefits from WALA Maternal and Child Health & Nutrition interventions.

This assumption may create resentment from men who do not understand why they are not benefiting and/or undermine their support to their wives and fellow female peers.

Another challenge with the SILC/VSL groups mentioned were women's and men's discomfort with being in mixed-sex groups. Some men did not want to join because of this, and/or women and men members chose to join or form all-male or all-female groups to avoid mixing with the opposite sex. Several women from all-female groups spoke of not wanting men to join their groups and told stories of male treasurers stealing money and/or male members being particularly unreliable at repaying loans on time. In one study on men's engagement in VSL, it was reported that most men joining are married and "feel compelled to join a VSL group to fulfill their immediate responsibilities as a provider. Unmarried men, or young men, seem less likely to participate," but some of these men may be equally vulnerable and disadvantaged as some women not able to join.⁵⁷

Both this study's findings and the WALA Gender Agribusiness Report shows that male and female focus groups made reference to a general labeling and acceptance of negative traits in men, such as men are too lazy or are likely to steal group savings if they are the treasurer.⁵⁸ In the gender study, women and men SILC/VSL members referred to male nonmembers for only wanting "quick and large sums of money" that did not need to be repaid; they were not likely to take responsibility to pay back and likely to squander money on drinking. In two WFGDs in Thyolo District, women told of men stealing all the groups' savings either as the treasurer or simply because they knew where the money was hidden.

The danger of accepting men's failures to provide is detrimental for women and men and to household well-being. It is damaging to men's own self-esteem from feeling unable to fulfill societal expectations of men as the main breadwinners. This sense of failure is not only

⁵⁷ Barker and Schulte (2010: 16).

⁵⁸ Arlotti-Parish (2013: 7).

unfair for men's rights but also may make some men more prone to violence. This issue warrants further study to fully understand. For women, "this attitude not only provides a convenient excuse for men to perpetuate their negative behaviors, but increases women's roles and responsibilities without empowering them; rather than taking on additional or expanded roles because of their strengths and abilities, women must take on these roles because men 'cannot' do so."⁵⁹

There were some indications of more men being interested in joining through preference of joining men-only groups. In Malata, Makhwira TA, Chikwawa, in the couple interview, only the husband was a VSL member. He stated that he had joined an all-male group out of preference for being with men and avoiding some of the arguments that might arise in a female-dominated group.

Some women were unable to join because of their husbands' control over their mobility and the husbands' fears and suspicions that in interacting with other men and single women, their wives might learn bad behaviors and engage in extramarital affairs.

In cases where men sent their wives to join SILC/VSL, some married men felt their wives' participation in the SGs was a way for them to benefit indirectly. In two of the three couple interviews in this gender study, this was the case. The problem occurs if men abuse their power and use this money for their own benefits and or take away money for their own self-interests. A few women reported husbands taking out money from their wives' SILC/VSL saving when the wives were not present. In one case the wife was sick and the husband took out a large loan but then refused to pay it back. In these situations, SILC/VSL money may not support the whole household or will go into his businesses rather than hers. "If I am in the bank and the other is not, I can still access the money." "If the wife is a member, sometimes the wife will give money to the husband to help with his business" (multistakeholder FGD, Khwethemule TA, Thyolo, November 8, 2013). Cases where women are sent by their husbands must be more closely monitored to ensure that the women are actually benefiting from SILC/VSL savings and loans.

The challenge for married women is that even if they made independent decisions about how to spend the loan, some husbands were still reported as taking some loan money for their own personal

⁵⁹ Arlotti-Parish (2013: 9).

pleasures. In these situations, some women challenged their husbands, and the result might have been arguments and risk of violence. In other cases, women reported remaining silent to avoid conflict and to show obedience.

“We have simplified the household responsibilities. We have taken on more.” (WFGD, Kakombe Village, Chinkwende TA, Thyolo, November 6, 2013)

Despite the benefits of SILC/VSL, women still had the same triple work burden and even more work if they had diversified their businesses. They had only made their husbands’ lives easier. Almost no women or men reported men increasing their share of household domestic duties for women to participate in SILC/VSL or agribusinesses. In the case of FHHs, women mentioned that they often relied on older children to help with domestic chores. If they began spending more time in their businesses due to SILC/VSL and other WALA activities and agribusiness groups, it might mean girls and boys shouldering additional work to help their mothers. Women’s lack of time and heavy workload have not changed with SILC/VSL activities.

“Sometimes we are excluded from community groups because we are illiterate. They will just pass us by.” (Married woman, MSC interview, Bestale Village, Lundu TA, Chikwawa, November 14, 2013)

One of the greatest concerns expressed by women and men interviewed was the fear of failing to pay back loans. Stories were told of what happens to SILC/VSL members who fail to pay back, such as being ostracized and rejected, and in the worst cases, having property taken away and even being requested to leave the group. A few stories were recounted in FGDs of conflicts arising over husbands refusing to help their wives pay back the loan. In one case, it even led to divorce. These conflicts may be caused by women’s and men’s changing roles and conflicting expectations of each other. More women are earning incomes but still expecting men to help pay back loans. Men sometimes pull away from supporting their wives, arguing that the wives want to be more independent.

Women and men shared anecdotal stories of FHHs resorting to prostitution to pay back their loans and of some members taking property from members who continued to not pay back a loan. Cases were raised of marital conflicts and malicious gossip about certain women challenging their husbands' authority over the wives' newly gained economic status and independence from their husbands. These disadvantages show how female SILC/VSL members are still constrained by broader gender values; a woman's increased independence may be viewed by those surrounding her as breaking with traditionally accepted roles of women as respectful and obedient homemakers.

"For FHHs, not being able to pay back may force them into prostitution or they may run away to not pay back." (MSC interview, Malata Village, Makhwira, Chikwawa, November 12, 2013)

"Some women are jealous more especially those who are not SILC/VSL members, sometimes they force women members to go and access loans on their behalf and if these women refuse, they look at it as being selfish." (Widow, MSC interview, Kapsepse, Bvumbwe TA, Thyolo, November 6, 2013)

Some women reported jealousy among female SILC/VSL members and nonmembers. Some SILC/VSL women said that some nonmembers would ask them to lend them money, and if they refused, they would be labeled selfish and too proud. Some men are pulling away from sharing responsibilities in the household because women participating in SILC/VSL are now able to cover the costs of basic household needs.

Another issue for some individual women interviewed and women in FGDs was that the SILC/VSL loan amounts are only just enough to cover basic needs. A few talked about wanting to own higher-value assets like cows and more goats. They stated that their lack of business management skills and the limits of SILC/VSL to small loan amounts were a challenge. "I would like to buy a cow and goats, but I do not know how to get that kind of money. That is my wish" (women individual/MSC interview, Lauzhi 1, Katunga TA, Chikwawa, November 13, 2013).

Another challenge mentioned by a few women SILC/VSL members was that members who joined in later cycles do not get the same training, and some may even misunderstand the methods and purposes. Another huge problem is the high levels of illiteracy among women SILC/VSL members and in the communities at large. Women explained that illiteracy made it hard for women to fully understand and take advantage of SILC/VSL. This was demonstrated in the community suspicions of SILC/VSL in the community mobilization phase, mistrust among group members, and women's common remark that they did not fully understand how the SGs worked. Even in the dynamics of the SILC/VSL groups, there are inequalities among educated and less educated women and men, such as between the CAs and PSPs and illiterate members. A few women interviewed stated that illiterate female members refuse to take on leadership positions because they cannot read or write. Being literate is an important and basic right to women's self-efficacy and empowerment. This issue was particularly striking in Chikwawa, where more women interviewed made reference to not understanding the SILC/VSL methods.

"The only problem is illiteracy levels are high in the community. Up to now there are some people who do not understand the SILC/VSL issues and they do not understand the procedures and its objectives even the methodologies and so these people do not join." (Widow/MSI interview, Kapsepse, Bvumbwe TA, Thyolo, November 6, 2013)

Women's illiteracy or low education is related to more deep-rooted gender norms that undervalue women's and girls' education. According to a government Community Development Agent (CDA) in Katunga, Chikwawa, "in Chikwawa district a lot of women get married at an early age due to initiation ceremonies they conduct. After graduating from initiation ceremonies a lot of girls start doing promiscuous behavior which leads them into early marriages and others, early pregnancies which result in school dropouts among girls. Parents also believe that a girl child is source of wealth when she gets married, this is due to their culture of patrilineality and the dowry paid for daughters to marry out." According to this agent, early marriages are decreasing because different organizations are sensitizing community members of the importance of educating

girls. “The Campaign for Female Education (CAMFED) is one of the organizations which is helping girls to go back to school. They target the neediest girls such as teenage mothers and girl brides. As of now enrollment among girls has increased” said the CDA.

In the end, SILC/VSL may be supporting women’s increased income-generating activities, but it has in turn contributed to their increased work burden and to men pulling out of sharing these responsibilities. The men then have more time to focus their money on big businesses and the women are constrained by their multiple responsibilities and limited options. SILC/VSL money may be diverted to the men’s businesses or what may be defined as the family business, but to which wives have less control and men ultimately own.

8. MOST SIGNIFICANT ACTIVITIES INFLUENCING POSITIVE AND NEGATIVE CHANGES AND OUTCOMES

Male and female community members, stakeholders, and WALA staff were asked the same question on what activities from SILC/VSL and WALA as a whole had contributed most to helping women on the pathways to empowerment. Responses across interviews and FGDs were highly consistent.

The opportunity SILC/VSL gave to women and men—to access flexible, hassle-free, accessible loans on a regular basis—was the most appreciated activity for enabling women and their families to improve their households' economic and food security. The **whole SILC/VSL structure and process of saving, accessing small loans, and paying back, in order to have access to larger sums of money at share-out** suited WALA resource-poor women's meager income generation and priority to satisfy their household basic needs. Women's general frame of reference was their family and not their individual self-interests. The saving and loans help members build their capacity to satisfy basic household needs, develop a saving culture, and enhance income-generating activities. There was an appreciation for learning how to budget the small loan and then to plan for making larger purchases to prepare for farming with the share-outs.

Women who showed more success in taking advantage of SILC/VSL made clear that it was not one activity in itself that helped a few women move up the value chain to more lucrative businesses, to be involved and leading multiple groups, and to have improved and diversified assets. **It was the combined effects of saving and accessing more money with SILC/VSL when needed, improving agricultural production in cash crops from the capacity-building component, and then learning and engaging in collective crop sales of the agribusinesses.** As in the WALA Gender Agribusiness Report, SILC/VSL enabled them to save and then buy more farming supplies necessary to improve their agribusinesses for increased yields, quality, sale, and profits. The most successful women and men spoke of the combination of SILC/VSL, agricultural supplies, training, and agribusinesses and MCHN (SO1) for helping them eat better, stay

healthy, and have diverse crops to feed and sell for food. They liked these various opportunities for building up their skills, assets, and businesses for their greater resilience and ability to aspire for more. Women requested increased training in product selection for more profitable businesses.

Common statements of appreciation from interacting in a SILC/VSL group were learning how to respect, trust, and get along better with others. Women learned how to access loans and pay them back with interest and how to save wisely. They improved their skills in household budgeting due to SILC/VSL training. Some reported newly gained knowledge and skills in agribusiness and appreciated the combined skills building and benefits of SGs and agribusiness groups.

There were slight differences in women's and men's appreciation. Men made greater reference to learning about agribusiness and agricultural training. Only women who were involved in SILC/VSL and agribusiness mentioned the combined effects as contributing most to individual and collective positive changes. These differences are likely a reflection of the fact that more men targeted by the WALA program are in agribusinesses than in SILC/VSL groups.

“Some people who are in agribusiness are able to get a loan from village banks and buy some seeds as a group and use it on their land and after selling their produce they are able to pay back the loan and buy some basic needs at household level there by developing their lives.”

“All these changes have been caused because of joining a village bank, because at first it was difficult for us to find or source money from anywhere else it was only through [a katapila], which was hard because they were charging a lot of interest.” (Widow/MSI interview, Kapsepse, Thyolo, November 6, 2013)

The most marginalized women, who may have been living with HIV and AIDS and widowed, made reference to the sequencing of the WALA integrated approach of getting food rations to build up their families' health and nutrition to then accessing SILC/VSL and learning about MCHN from the care group structures. A consistent benefit of the WALA program was households improving their nutritional intake. Those women who were members of SILC/VSL and Care groups emphasized

the value of learning about good health and nutrition as a benefit of the WALA program. They referred to the benefits of the awareness-raising activities to encourage pregnant and lactating women to attend antenatal clinics, advise mothers to breastfeed for the first six months exclusively, and teach women about proper care and prevention of child malnutrition, as well as to encourage women and men to have a proper kitchen and pit latrine for improved hygiene. They made reference to the advantages of women being members of several groups at once to then discuss MCHN, SILC/VSL, agribusiness, and other issues across many groups to reinforce knowledge and spread the knowledge to others who may not already know. One gap is that MCHN would have been a perfect opportunity to promote men's engagement as fathers, brothers, and sons around family health, nutrition, and overall household well-being and sharing of household responsibilities.

**"Governance helps support women to be in leadership positions."
(Key informant interview, WALA CATCH staff, November 15, 2013)**

SILC/VSL constitutions were often referred to as important regulators of social behavior and improved male and female members' respect for one another. Women and men members made reference to group rules that helped to ensure group cooperation, member compliance, respect, transparency, and so on. While not specifically intended to promote gender equality, they helped support improved gender relations within groups and in couple relationships. Rules mentioned for women's empowerment were that female and male members had to actively voice and speak at meetings, for example, giving their names at attendance or replying to their CA or PSP, or they might be fined a small amount. Other conventions were paying fines for being late or disregarding rules to respect other members. The group rules and the social pressure to conform to them were interpreted by women and men SILC/VSL members as rules that had brought greater respectfulness to the opposite sex and to marital and personal relationships.

The governance training in leadership, conflict management, and good group dynamics was considered an important training for helping build good leadership skills at the individual level and group conflict management and respect among members. It built up social cohesion and improved gender relationships between and among women and

men. “With the leadership training [governance], we can apply it in the groups and at the household level.” (WFGD, Kakombe Village Chinkwende, Thyolo, November 6, 2013).

“Governance helps support women to be in leadership positions.” (Key informant interview, WALA CATCH staff, November 15, 2013)

“Mixed groups are better than all female. Men have principles and women their own principles. By being together, we learn from each other. There is more discussion” (Women’s individual/MSI interview, Lauzhi 1, Katunga, Chikwawa, November 13, 2013)

The **training on the SILC/VSL methods** helped women to improve their business skills by learning about how to access loans, how to save, how to pay back the loan, and how to run different businesses. The women who were members of the SILC/VSL and agribusiness reported that the combined training of both activities helped them run their businesses better. More mature SILC/VSL groups received EASPM training for learning business management and savviness. As respondents did not distinguish between the initial SILC/VSL methods and EASPM training, it is difficult to say which of them contributed most to women’s reported new business knowledge.

The majority of women interviewed individually mentioned **the social fund as an important activity for helping women deal with shocks and or emergencies** in their households to cover health care costs or a funeral. Women appreciated how this shared fund and its use reinforced mutual support and solidarity among women because members would then help other members in these situations by coming to visit. One WFGD in Chinkwende raised the issue that the social fund money often runs out very quickly at the beginning of the month. A recommendation was to find ways to increase the amount as needed for buffering such emergencies.

The **use of member-chosen CAs and PSPs to support groups in forming and in training on the SILC/VSL methods and support in share-outs** was consistently mentioned across interviews and FGDs as an important way of creating ownership and sustainability of VSL.

While most PSPs were men, it was clear that the opportunities for women to become CAs and PSPs had significant and positive impacts on those individual women.

My story is about the life changes of Judith Dzinga of Ngabu, Chikwawa District. Her life has greatly changed since she joined SILC/VSL. As a female head, she went from brewing and selling *kachasu* and not sending her three children to school to being the PSP Network President for Chikwawa District. She first joined SILC/VSL and stopped brewing *kachasu* to then start a business in selling chitengas [wraps]. She now owns a burnt brick house and has recently bought corrugated iron roofing for her house. She is now able to send her kids to school and cover basic needs like feeding them.” (WALA staff member, Validation Workshop, Blantyre, November 18, 2013)

When asked about the sustainability of changes, many women, men, and staff stated that the VSL concept of self-governing and self-sufficient groups, supported by well-trained community agents who later become PSPs, would ensure long-term continuity. A common remark was that women and men owned the knowledge and “village banks,” and that no one could take this away from them.

The **self-sustaining, self-governed, community-based structures and regular group meetings** of VSL with a group-designed constitution has helped women to develop many skills they did not have before, including social, economic, and financial skills. These positives change were discussed previously, including learning from other female and male peers about how to negotiate with their husbands and how women and men and women together must respect one another in a group.

“At first men were jealous of their wives being in groups with other men but now they understand.” (Men’s FGD, Malata village, Makhwira TA, Thyolo, November 12, 2013)

Varying opinions were given regarding preference of group mix. Some women expressed **preference for mixed-sex groups** because men were better at resolving certain conflicts. The mix of male and

female experiences and views shared in VSL meetings were valued for providing women with new knowledge and perspectives on their businesses. Some women reported that they appreciated the fact that women and men learned to mix together for the first time as peers. “Women and men are able to mix up in a group. When we have different ideas on certain issues, we do sit down and come up with the solution as a groups after hot debates” (widow/MSD interview, Kapsepse, Thyolo, November 6, 2013).

Couples where husbands and wives were both members shared very positive feedback on how both being members encouraged more joint decision making and pooling of resources. However, one WFGD in Manama Village, Thomas TA, Thyolo, which was composed of women-only groups, stated that they preferred women-only groups for reasons previously discussed. This group preferred female leadership because they felt women could understand both women’s and men’s problems more than a male leader could.

9. INTERNAL GENDER CAPACITY

Based on a quick review of WALA's institutional and programming arrangements, there are many good intentions to be gender-sensitive, such as collecting gender-disaggregated data. However, there is a lack of staff specifically designated to address gender issues for such a large program and lack of gender-sensitive indicators to name a few, to fully implement the program's gender strategy.

The WALA program's gender strategy committed consortium members to “ensure women and men have the opportunity, capacity, voice and support they need to participate on an equal basis, to realize their full potential and to reduce the disparities and imbalances of power which exist between them.” It recognizes that women face a multitude of barriers in participating equally in economic activities and household and community decision making, and that these inequalities undermine women and their communities from developing to their full potential to reach optimal food security outcomes.

To ensure that the practical needs of women, men, girls, and boys and more strategic interests of women are addressed in programming, it outlines some key focus areas and series of gender-sensitive activities to be integrated into all activities of the program from design to implementation to monitoring and evaluation (M&E). One key strategy is to specifically target men in sensitization efforts and awareness campaigns to ensure that women and men support gender equality. The strategy's proposed steps for implementation are conducting participatory gender-sensitive needs assessments on gender dynamics to inform design and monitoring of program activities to redress any inequalities and support women's and men's equal participation and benefit; a robust participatory monitoring and evaluation system with gender-disaggregated data that measures “genuine participation of women ... change in women's and men's lives including, but not limited to, equal access to and control of resources and benefits”;⁶⁰ and in partnership with local partners that understand and can address local cultural issues. In this M&E and learning system, there is a call to pay closely attention to the links between GBV and women's participation in SILC/VSL.

60 WALA Gender Strategy (2009: 2).

The gender strategy commits WALA to design a SILC/VSL methodology based on women's and men's roles and responsibilities and to support women's practical needs, such as "focus on women as the drivers of change in the nutritional status of their households" while bringing in men as well. It commits to not increasing women's workload or exposure to GBV. It commits to promoting women's strategic interests by improving their economic self-sufficiency to access and control resources for the benefit of women and men. Finally, the strategy commits all WALA consortium members to promoting gender equality within their own organizations.

Overall, while WALA had good intentions in its gender strategy, the main program proposal makes little mention of the gender strategy commitments such as conducting gender-sensitive baseline assessments. In addition, no gender-sensitive targets or indicators were integrated into the main performance measurement frameworks. Very few gender-sensitive activities are described except the role of SILC/VSL to empower women and the need to integrate some gender awareness into good governance training for all WALA-supported groups, including SILC/VSL.

All evidence shows that for programs to make real changes in women's and men's lives, the programs and organizations themselves must also be gender-sensitive with the knowledge and practices in place to effectively implement a gender strategy like WALA's. Despite the good intentions of the WALA strategy, based on a review of WALA's institutional and programming arrangements, the gender-sensitive needs assessments and explicit efforts to address women's practical needs and strategic interests have not been done in any consistent and strategic way. While there was a gender focal-point person in place from the beginning, this staff person was attempting to do some gender work in addition to a full-time job and with no officially recognized responsibility. While sex-disaggregated data have been collected generally, the positive and or negative implications of these data have not been analyzed, largely because there were no original gender-sensitive indicators to guide measuring change.

As happens too often, with no ongoing gender training and capacity-building support for program staff with many other responsibilities, staff assumed that having equal and even greater representation of women in WALA-supported groups signified a gender-sensitive program that was empowering women. Considering that the issues of women's



ASHLEY RYTTER/CRS

A WALA participant carries her baby on her back. As a part of the program's maternal, child health and nutrition component, WALA uses care groups, a community-based approach for integrated health and nutrition interventions, to implement a variety of activities that can benefit mothers.

heavy work burden or gender dynamics on access and control of resources were not addressed, the WALA's SILC/VSL activities ended up reinforcing and/or neglecting to address GBV-related issues and women's workload, as this gender study has shown.

Despite these weaknesses, some small piecemeal efforts have been made to ensure equal participation and benefit of women and men. These activities include encouraging female leadership across the agricultural conservation producer groupings of farmers and in agribusiness and supporting women's domination in the SILC/VSL groups.

Many opportunities have been missed in not investing in organizational gender-capacity building in order to implement strong gender-responsive programming. With a strong gender lens in the SILC/VSL methods, the program could have used the mixed-sex group structures to engage women and men in questioning gender norms and inequalities in favor of emerging ideals and relations based on unity, cooperation, and rights.

10. ANALYSIS OF RESULTS AND IMPLICATIONS FOR FUTURE PROGRAMMING

10.1 SYNTHESIS

This study showed that women's participation and leadership in WALA-supported SILC/VSL groups improved women's social and economic status and bargaining power in household income and food security decision making. These changes, however, are limited by prevailing gender norms and uneven power relations that constrain women from fully taking advantage of SILC/VSL groups.

SILC/VSL groups had considerable positive impacts on women's self-efficacy in terms of greater self-confidence, self-determination, and knowledge. They strengthened social solidarity among women and between women and men in collective problem solving, and they challenged negative stereotypes that previously made it difficult for single and married women and men to mix and trust one another. Female SILC/VSL members gained greater respect from husbands their and the wider community. With enhanced internal empowerment, many women's decision-making and purchasing power increased at the household level. Men valued and respected women more. Marital relationships improved. There were reported increases in mutual respect and pooling of resources and reductions in marital conflicts due to changes brought on by SILC/VSL and other WALA activities. With women's enhanced self-efficacy and more cooperation, women had improved access, control, and ownership of new assets independently or jointly with husbands. With women's improved status, household food and income security was significantly enhanced.

SILC/VSL's most significant contributions were to enable women and their households to satisfy basic needs for food, shelter, education, and clothing and to buy food that previously was difficult and caused households much stress. As women were more often the primary caregivers, food producers, and managers, SILC/VSL small amounts easily suited their practical needs based on these traditional roles. The issue is to what extent their participation in SILC/VSL provided the

women with new opportunities to engage in more profitable businesses and to genuinely have equal say in final household decisions.

10.1.1 Decision-Making Power and Control Over Resources

In these gender study results, one trend identified was a proportion of married women joining, saving, and making independent decisions on loan use. FHHs were free to decide on their own and valued this independence. Reasons given for married women in this group having decision-making authority were that their husbands were absent most of the time as migrant laborers, were not interested in the small SILC/VSL loans, and or let their wives cover basic household needs to relieve themselves of being sole providers.

“Women will say [to her husband], there is no soap, no salt or I need money to go buy the maize meal. She asks this but once she is in SILC/VSL, she can cover this. He will value her more.” (WALA CATCH staff, Blantyre)

“Now there are improved relationships. Now women have things in their heads.” (Men’s FGD, Makhwira, Chikwawa, November 12, 2013)

In this grouping, there were some married women, whose control over when to take out a loan and how to use it was limited to low-value resources like basic household needs or for their small-scale businesses. For bigger loans, they were obliged to consult with their husbands. Reasons given were framed within traditional gender stereotypes, such as to show obedience to the household head and to avoid conflicts. Once women SILC/VSL members reached a higher economic earning positioning, some married women felt that their husbands had the right to take over. These women lost their control over higher loans due to dominant gender norms that men control more lucrative items and businesses, and women do the less lucrative, petty trading.⁶¹ Their new earning power was not enough for the women to challenge their husbands’ authority. Some men were not willing to accept this newly gained freedom. They still had to control decision making and could impose their power over their wives based on socially and culturally legitimate gender ideals.

61 CARE (2012:14) in Rwanda made this conclusion from its gender gap analysis of VSL methods.

In comparison, there were some married women who managed to retain their control over loan use and benefits from it. These women perceived themselves to be contributing a lot, had greater self-esteem, and were strongly motivated by their priority to feed their children. They had greater bargaining and purchasing power with their SILC/VSL participation. They had a stronger “fallback position” to negotiate their interests, as compared to other married female SILC/VSL and non-SILC/VSL members, who continued to be more dependent on their husbands for basic income.

Some of these women were de facto household heads whose husbands already had their own steady income and or were no longer supporting them. Some husbands respected their wives’ independent decision making and improved socioeconomic status. Some women, who were longtime SILC/VSL members, had more savings, and were members of several WALA groups, were more likely to have shifted from petty trading to more profitable businesses. Some were challenging dominant gender norms that women must first get permission from their husbands. Sometimes they were forced to decide on their own because their husbands were not fulfilling their expectations to provide for the family. These women prioritized their children’s health and well-being over the need to get their husbands’ approval.

On the one hand, women in these situations remain overburdened with both care and everyday survival responsibilities. Husbands are not sharing in household costs. On the other hand, these women were role models for other women. They proved that women’s independent decision making does not necessarily lead to increased conflict or violence, but can bring more respect from husbands.

The second major trend identified was married women and men jointly agreeing on SILC/VSL membership, savings, and loan use. Married women in this group referred to the necessity of keeping a good relationship with their husbands for economic survival and for the socially valued ideals of the love relationship based on good communication and mutual respect. Despite participating in SILC/VSL groups and earning more, these women still relied on their husbands as the main providers. They still likely earned less and had to ensure their husbands’ approval in the women’s SILC/VSL participation in case of problems with repayment.

These married women are limited in their choices to join and control SILC/VSL savings and loans because they prioritize the need to retain

their husbands' support and thus his final word. Despite men's final decision-making power on loan use, women still influence the decision. Men interviewed stated that they had to get agreement from their wives to avoid conflicts. Most married women and men strongly valued mutual respect and cooperation. SILC/VSL participation was a shared resource for improving the whole household, and not necessarily for just self-interests. One negative strategy was when men used their wives and sent them to join in order to benefit from SILC/VSL loans without having to participate; the men ultimately controlled loan use.

In short, women have greater decision-making power due to increased economic independence, but given the prevailing, traditional gender norms of men as the heads of households and their ongoing control over household budgets, men still have final say.

10.1.2 Varying Male Responses

In much of the gender and development literature, men are painted as one homogeneous group. They are often portrayed as villains who only have their own self-interests in mind. In this construction, women are represented as victims of poverty and heroines of development.⁶² These stereotypes neglect men's diversity of roles and responses to women in their lives.

This study found that gender relations among women and men generally improved. GBV was reported to have gone down because of reductions in poverty and men no longer feeling stressed over not being able to make ends meet. Women's and men's increased income due to SILC/VSL and other WALA support activities brought greater peace and respect from husbands toward their wives for sharing more in covering basic needs. Alongside this, there were still reported cases of marital conflict due to women's participation in SILC/VSL groups.

Some men might abuse their power over women as the legitimate household heads, providers, and authority figures. Some men took advantage of women's participation in SILC/VSL to access and benefit from the savings and loans for their own businesses and luxuries. These men tended to pull away from shared household responsibilities.

62 Okali (2012); Barker and Schulte (2010).

“More women are taking leadership positions. For women, they are hardworking whereas men are lazy.” (Male participant, multistakeholder FGD, Khwethemule TA, Thyolo, November 8, 2013)

“In the leadership position; we get more respect from in our homes and in the community.” (WFGD, Kakombe village Chinkwende, Thyolo, November 6, 2013)

Other men in this study described themselves, and were described as such by women, as supporters of women’s increased economic independence and improved businesses. They helped their wives and or saw women’s and/or men’s participation in SILC/VSL groups as a joint venture for mutual benefit, to which each spouse must equally agree upon decisions made. Male SILC/VSL members, who were often in female-dominated groups, had learned to work and trust women more as leaders. Some men in the SILC/VSL groups distinguished themselves apart from other men by making claims that they supported working together with their wives and not wasting SILC/VSL money on personal pleasures.

10.1.3 Interplay of Tradition, Unity, and Rights Ideals in SILC/VSL

This study adopted a social relations approach to explore more closely the interdependency and nuances in relationships between husbands and wives and how this affects women’s quality of participation in SILC/VSL. While men were almost always described as the final decision makers by virtue of custom, women and men both referred to the importance of love, respect, and mutual support in order for the household to succeed.

“Sometimes men refuse to allow their wives to attend these groups. But there are some men like me who make sure they go but some may not be as liberal as I am.” (Male VSL member, Multistakeholder FGD, Khwethemule TA, Thyolo, November 8, 2013)

Married women valued a good husband and the love in a relationship from a husband fulfilling his provider role, and men expected respect and their authority to be followed. At the same time, in marriage and

love relationships, there is an element of women having power over men because the man must satisfy her material needs and desires.⁶³ In turn, men feel a strong social pressure to be good husbands and satisfy their wives' and children's needs.

"The head of the household is the man. Everything in the house is his decision. All decisions are guided by the head of the household. If she says no, this is bad. Most families are patriarchal. She leaves her home and stays here. Though it is like that, it does not mean she has no voice. If she has no say or he misuses or if she feels she has been left out, they should discuss mutually such as about school fees or saving for tomatoes." (Chikwawa VSL and Agribusiness field staff, Bestale Village, Lundu, Chikwawa, November 14, 2013)

Based on the economic standing of the woman relative to the man/husband, if she is able to earn more or he is failing to provide, then the position of household head may be taken up by the wife. In this changing gender dynamic, women and men may have conflicting perspectives on who has decision-making power. While a woman may be allowed by her husband or other male kin to make independent decisions, a woman should still consult her husband.

Men gain power and respect from being the legitimate leaders and heads of household. If women were seen to show disrespect, these digressions of what is socially accepted could be used to justify men's abuse of their power. In some cases, this meant physical or emotional abuse toward women.

Future SILC/VSL programming in Southern Malawi must play close attention to the interplay of tradition, unity, and rights interpretations. There are strong gender stereotypes limiting women's decision-making power because they are more dependent on men. At the same time, there are strong values of men and women pooling resources together, mutually respecting each other, and making decisions jointly even if the husband has the upper hand. In the WALA-supported SILC/VSLs, there was a small group of women, FHs, and married women who were fully in control and benefiting from SILC/VSL on their own terms. These women's reasons for deciding autonomously made reference

63 Arlotti-Parish (2013: 125).

to women having rights to join and earn their own money and to the failure of their husbands to satisfy the women's expectations of the husbands to provide.

No matter what the situation, first and foremost, SILC/VSL loans satisfy basic household needs, and thus all household members benefit to one extent or another, whether a wife or husband is an SILC/VSL member. This study found that women and men most often work jointly in household livelihood security. While women's participation in SILC/VSL may be prioritized for basic household needs, women were also using the loans for their businesses and priorities. Women and men made reference to valuing the contributions of both spouses and to the happiness and love that working together brings for household food and income security.

10.2 SUCCESSES, GAPS, AND ROOM FOR IMPROVEMENT

These results indicate that actively participating and taking leadership positions in SILC/VSL brought significant positive changes to female members' internal empowerment, gender power relations, and new financial and material opportunities. It resulted in some changes to dominant gender ideals and relations. Some women gained greater economic independence and equitable decision making.

"When women have no income; they are not looked at as important people; they don't bring anything; but once they bring money, money is important, she is considered important. She brings money to him. The relationship is strengthened, more love. Some men really consider this great. He can now focus on big businesses. He is relieved of this added responsibility from the woman. Most keep doing all the work in the home. Women now have added work. She has to make sure all is done in addition to small scale businesses, an added burden." (Key informant interview with WALA CATCH staff, Blantyre, November 8, 2013)

The issue is whether the WALA program's SILC/VSL contributions to women's empowerment were limited to only small and shorter-term gains in satisfying household consumption and basic needs or whether they have indeed shifted women's position and status to be more equal to men. One study of SILC/VSL methods on women's empowerment found similar changes toward women's empowerment

as this gender study of WALA's SILC/VSL. In taking the viewpoint of women SG members themselves, the study concluded that "The scale and scope of ... change should not be underestimated; rather they should be seen as critical building blocks on a long, steep stairway to empowerment, steeper in some country contexts than others."⁶⁴

Individual SILC/VSL women and group members became role models to their husbands and to other women in the community. They began to speak out about their views and concerns in public meetings and began to bargain for their interests while joining with their husbands on more equal economic and social terms to work together hand in hand in managing household livelihoods.

Changes, however, remain at the level of satisfying women's practical needs and traditional roles rather than a significant number of women being able to challenge and change their relationships with men as allies for women's empowerment and gender equality. Positive changes did not actually transform deeper gender inequalities, relations, and systems, but brought changes only in the lives of individual SILC/VSL women and groups. There is a gap in terms of bringing about broader structural changes.⁶⁵

This program was gender-aware at design phase. It recognized gender inequalities and women's disadvantaged position relative to men. It was gender-neutral in its programmatic response by assuming that by giving women greater economic security in their traditional roles and small-scale businesses, this would spill over into enabling them to partake more equally to men in household decision making on livelihoods. While the integrated livelihoods approach was meant to further enable women to step up into agribusinesses, lack of gender sensitivity across the WALA program likely undermined the full potential for women to fully and equally take advantage of SILC/VSL combined with agribusiness and agricultural input training.

Gaps were the lack of complementary gender-specific activities to address the existing gender inequalities hindering women's ability to fully participate in and benefit from SILC/VSL. Such activities or links with other programs would have dealt with women's illiteracy and lack of knowledge of their rights and business skills and or community mobilization of women and men in and outside SILC/VSL to discuss

⁶⁴ CARE (2006: 8).

⁶⁵ In CARE International's (2006) multicountry Strategic Impact Inquiry into the impact of VSL on women's empowerment in Niger, Mali, and Tanzania, this conclusion was made for the CARE Niger assessment.

the negative and positive forces behind dominant gender stereotypes that support women's lower status to men and community actions to change such values and practices.

Future programs interested in reorienting SILC/VSL as tool for gender transformative change would have to build on the holistic approach of SILC/VSL. They might consider adapting evidence-based gender responsive activities that can address the gaps of the SILC/VSL methods for women's empowerment. Another important improvement would be ensuring SILC/VSL activities are integrated into a program-wide gender responsive approach to the project or program.

The community-based structures of SILC/VSL succeeded in bringing women and men together to learn from one another as couples, neighbors and as women and men with different interests, needs and identities. At the same time, these new interactions among women and men offer important opportunities to challenge traditional gender roles of women as household caregivers and small-scale business owners and men as household heads, main breadwinners and big business owners. Some SILC/VSL male members and women SILC/VSL members' husbands began to value women more for their economic earning power, leadership skills and business know-how.

In building on positive male role models, future programming should identify those men who are supportive of gender transformation, engage those men to change other men. These male champions must be chosen and engaged as allies of women's empowerment and gender equality both among program staff, among stakeholders and among community members targeted.⁶⁶ In program baseline studies, it is necessary to understand women's and men's economic and social situations and the gender power relationships between and among them to address in design. Barker and Schulte (2010) raise the issue of how the most vulnerable men often suffer shame from being unemployed and might resort to negative behaviors and practices such as abusing alcohol and their wives to take out their frustrations.

A major conclusion is that the SILC/VSL method's support to community-based group structures did and can support the fact that married women and men generally value joint decision making and budgeting and pooling of resources. More attention must be invested in engaging women and men and boys and girls in discussing joint

⁶⁶ Barker and Schulte (2010: 8).

sharing of responsibilities of domestic and productive tasks. The mixed-sex SILC/VSL spaces offer perfect opportunities for well-facilitated conversations on these issues. There is room for adapting gender-sensitive methodologies and approaches to SILC/VSL and microcredit groups. The CAs, PSPs and Care group volunteers could easily be trained as community facilitators of behavioral and social change such as in using Gender Action Learning (See Recommendations).

Another opportunity for improvement is to look more closely at what kinds of groups work best for women and men as allies. Numerous studies found that for most rural women, women-only groups bring the most in terms of women's increased self-esteem, ability to communicate and lead and a sense of strong social and political solidarity. These benefits are sometimes more important than the direct economic advantages of group membership.⁶⁷ Studies in India show that small-scale saving and loans self-help groups (SHGs) may only help women intensify their traditional small-scale petty trading into a more systematic improved business without necessarily enabling women to break into more lucrative businesses.⁶⁸ Another challenge with women-only groups is the possibility of members being disconnected from wider social and economic networks of trade to which men generally have access to. There is room for improvement in looking at what kinds of groups work best for women's empowerment and gender equality.

67 World Bank et al. (2009: 64).

68 Husain et al., 2012.

11. CONCLUSION AND RECOMMENDATIONS FOR ACTION

Overall, this study found that women's participation and leadership in WALA SILC/VSL groups had considerable impacts on women's self-efficacy in terms of greater self-confidence, self-determination and knowledge. It strengthened social solidarity among women and between women and men for shared problem solving and challenging negative stereotypes that previously made it difficult for single and married women and men to mix and trust one another. Female SG members gained greater respect from husbands and the wider community.

With enhanced internal empowerment, many women's decision making and purchasing power increased at household, group and wider community levels. Men valued and respected women more; marital and social relationships among women and men improved. For many couples, there were reductions in conflict and GBV and greater cooperation, mutual respect and pooling of resources gained from SG and other WALA activities. With women's enhanced self-efficacy and more joint decision making and pooling of resources, women had improved access, control and ownership of new assets independently or jointly with husbands. With women's improved status, household food and income insecurity was significantly reduced.

It was WALA's integrated livelihood approach of combining SILC/VSL with agribusiness, agricultural supplies and training and MCHN behavior change that was most effective at supporting women to exercise their rights. Those women who accessed the various activities were most able to begin challenging gender stereotypes and break into more lucrative businesses.

The SGs provided a critical stepping stone for women to improve their economic status and satisfy basic household needs based on women's traditional roles and status as primary homemakers and informal small-business owners. The WALA SG methods in itself provided an important platform for women to begin improving their social and economic status toward their empowerment. For future programming, more could be done

to tackle the more deeply-held cultural norms and practices that still hinder women's full empowerment.

There are challenges that would need to be addressed in future programming to support greater self-efficacy to gender transformative empowerment for women and girls. Gender stereotypes and power relationships continued to put women in a more subordinate position to men and limit her choices to fully control and benefit from SILC/VSL loans. While women's participation in the SILC/VSL groups helped reduce GBV, there were still situations reported where conflicts might arise over divergent expectations between husbands and wives. Cases of conflict and possible GBV were said to happen such as when women begin to assert themselves in ways that might be threatening to a husband and his role as the main provider and authority. Women may fear or experience increased GBV.

Women's much lower educational and literacy levels and their socialization to be shy, obedient and follow their husbands' wishes mean they are disproportionately disadvantaged relative to men. Women's ongoing triple burden and increased SILC/VSL related business activities might add to their work burden; and encourage some men to pull away from sharing responsibilities in daily household maintenance as women and girl children shoulder this burden. These more deeply-held cultural norms and practices were not addressed in the SILC/VSL methods and in the overall program design, implementation and M&E. For this reason, the WALA SILC/VSL methods addressed women's practical needs but did not fully account for women's strategic interests in truly gender transformative ways.

The following recommendations build on the findings and analysis of this study and are based on study results, study participants' views and the wider literature. They are divided between minimum improvements to the actual SILC/VSL methods, additional activities to integrate into it and broader program-wide changes in cases where SILC/VSL is part of a multidimensional program, whether in agriculture, food security, health or emergency and recovery.

SILC/VSL SPECIFIC RECOMMENDATIONS

1. Design and test out gender-responsive, integrated SILC/VSL methods.

- Revise existing SILC/VSL training modules to be more gender-sensitive and “do not reinforce gender norms about ‘men’s’ and ‘women’s work,’” and encourage women to aspire to nontraditional sex-segregated businesses.⁶⁹
- Consider integrating gender and culture change modules. Adapt existing gender and social change curriculums and methodologies to engage women, men, and couples in discussions and actions on addressing culturally sensitive norms and practices that undermine women’s empowerment, such as on sharing household responsibilities, joint budgeting, and ending GBV.⁷⁰
- Strengthen the governance training by adding gender and rights education to help women and men lead on community collective actions to address broader structural issues.
- Review SILC/VSL Field Agent and PSP Implementation Manuals from a gender lens.
- Train field agents/PSPs to become community facilitators of an integrated gender and SILC/VSL methods based on new gender and culture change modules.
- Identify and build upon positive male and female role models within a SILC/VSL project or program. Consider training some of them as peer change agents to facilitate community dialogue, action, and reflection on the key gender issues influencing women’s full participation and benefits to SGs. Adapt the most effective and evidence-based approaches for engaging men and boys such as positive deviance, men and masculinities training, and multimedia awareness raising.
- Targeting should be a mix of women-only, men-only, and mixed-sex groups, with a strong action learning agenda to understand which

69 CARE (2012: 16).

70 Consider adapting CARE International’s training manual for a gender sensitive VSL, *Journeys of Transformation: A Training Manual for Engaging Men as Allies in Women’s Economic Empowerment* and or Stepping Stones, CRS Ethiopia Community Conversations methods, or Oxfam Novib’s gender action learning system (GALS) methodologies. These evidence-based approaches can support personal and collective empowerment for gender equality, reductions in GBV, sharing of household responsibilities, community gender advocacy, men’s caregiving, fatherhood, and more equitable decision making in households.

groups or combination of groups are most effective in women's empowerment and gender equality.

2. Where cost-effective, consider additional activities to support women's empowerment in terms of their practical and strategic interests.

- Adapt early into the group training cycle, women's entrepreneurship, financial literacy, business skills, and leadership building.
- Incorporate a specific nonfinancial empowerment capacity-building component into SILC/VSL for the first one- to two-year cycles of SILC/VSL, tailored to the specific disadvantages of more vulnerable women and some men. Provide adult literacy or financial literacy for improved skills and knowledge; life skills; and leadership training in negotiation, communication, and assertiveness. Strengthen links with other programs or service providers where possible for this.

3. Build on WALA's Integrated Livelihoods Programmatic Approach

- Strengthen WALA's integrated livelihood approach by applying more gender-sensitive agribusiness and agricultural input training catered to the specific needs and interests of women and men to ensure that women have equal opportunities to move up into more lucrative businesses.
- Broaden the scope of change to the wider community to address the broader structural issues. All efforts should be made in program design to identify the best gender-responsive complementary programs in the targeted communities and create strong links and partnerships with these stakeholders.
- Include gender-focused objectives in the baseline, midterm, and end-line impact studies on gender dynamics to effectively measure women's empowerment over the life span of the program.
- Build program staff, partners, and government implementing partner gender capacity for quality assurance, backed by needed tools including gender-sensitive M&E tools and gender-disaggregated targets.
- Adapt indicators to track women's empowerment and gender equality and other social empowerment indicators for particularly marginalized groups.

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ANNEX 1: A FRAMEWORK OF ANALYSIS: GENDER LENS TO CRS INTEGRAL HUMAN

Drawing from CRS' gender lens as it applies to the IHD Framework, all CRS programming must ensure that men, women, boys and girls have equitable opportunities, capacity, voice and support to participate on an equal basis, to realize their full human potential and to reduce the disparities and imbalances of power that exist between males and females⁷¹.

The IHD framework assesses the positions of individuals, households and communities relative to “equality in access and assets.” Gender inequalities can thus be assessed according to differences and relationships between women and men in terms of access, control and ownership of assets and resources at individual, household, community and broader institutional levels. In the context of household livelihoods and food security, assets are the resources that women and men, boys and girls use to support their families and to protect themselves from crises and shocks. Figure 1 reflects how the multi-level components of the IHD framework support gender considerations.

71 The following is from *A Sample Gender Analysis: Abridged Version* (2014), pp. 5–6.

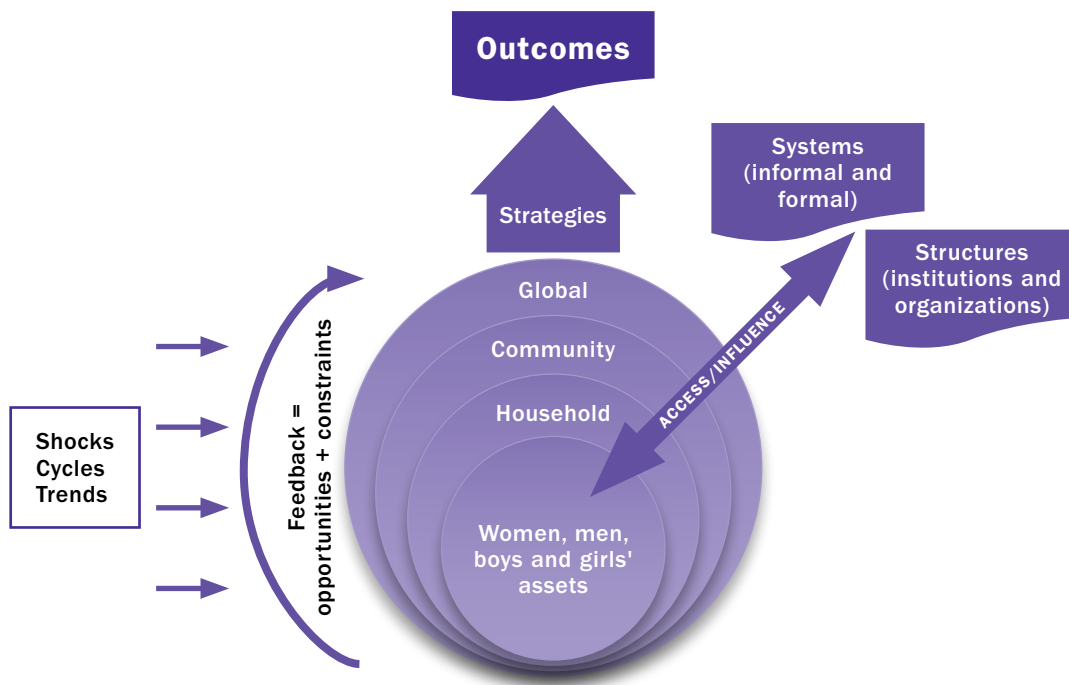


Figure A-1. How IHD Supports Gender Considerations.

ANNEX 2: SELECTED RESEARCH SITE AND SAMPLING BREAKDOWN BY SEX AND PRIMARY DATA METHODS

DATE	NUMBER OF INTERVIEWS AND FGDS AND SILC/VSLs REPRESENTED	VILLAGE, VILLAGE CLUSTER (VC), AND/OR TRADITIONAL AUTHORITY (TA)	NUMBER OF WOMEN	NUMBER OF MEN
Nov. 6, 2013	1 all-female FGD/3 SILC/VSL groups	Kakombe, Chinkwende (VC)	14	0
	1 MSC Interviews with women	Kakombe Village, Chinkwende, Thyolo District	1	0
	2 MSC Interviews with women	Kapsepse Village, Bvumbwe (TA)	2	0
	1 all-female FGD/5 SILC/VSL groups	Kapsepse Village, Bvumbwe	16	0
	Interview with male community agent	Kapsepse Village, Bvumbwe	0	1
Nov. 7, 2013	1 all-male FGD/9 SILC/VSL groups	Mahoma, Kapichi (TA)	0	10
	1 couple	Mahoma, Kapichi	1	1
	1 MSC Interview	Mahoma, Kapichi	1	
Nov. 8, 2013	WALA World Vision Staff FGD	Chigumula, Thyolo	1	7
	Multistakeholder FGD/4 SILC/VSL groups	Khwethemule TA	2	10
	1 couple	Makate, Kapichi	1	1
Nov. 9, 2013	Women's FGD/7 SILC/VSL clubs	Makate, Kapichi	12	0
	Mixed-sex SILC/VSL	Makate, Kapichi	9	5
	MSC interview with woman	Makate, Kapichi	1	0
	Key informant interview with 3 PSPs	Makate, Kapichi	1	2
	Women's FGD with nonmembers	Mahoma, Kapichi	10	0
Nov. 15, 2013	Women's FGD SILC/VSL and agribusiness members	Makamba Village, Thomas TA	11	0
Total			83	37
Total by Percentage			75%	25%
Nov. 11, 2013	Chikwawa Diocese WALA staff FGD	Chikwawa	1	3
	2 Women's FGD	Malemiya, Ngabu TA	23	0
	MSC Interviews with women	Malemiya, Ngabu TA	2	0

DATE	NUMBER OF INTERVIEWS AND FGDS AND SILC/VSLs REPRESENTED	VILLAGE, VILLAGE CLUSTER (VC), AND/OR TRADITIONAL AUTHORITY (TA)	NUMBER OF WOMEN	NUMBER OF MEN
Nov. 12, 2013	Key informant interview; village headman	Malata, Makhwira TA	0	1
	Men's FGD/4 SILC/VSL groups	Malata, Makhwira TA	0	9
	FGD with VSL support – PSPs	Malata, Makhwira TA	2	3
	2 MSC Interviews with women	Malata, Makhwira TA	2	0
	1 MSC interview	Mtambo, Makhwira TA	1	0
	1 Couple – husband SILC/VSL member/ wife nonmember	Malata, Makhwira TA	1	1
Nov. 13, 2013	Women's FGD/5 SILC/VSL groups	Lauzhi 1, Katunga TA	12	0
	Mixed-sex SILC/VSL FGD/5 groups	Lauzhi 1, Katunga TA	16	2
	3 MSC interviews with women	Lauzhi 1, Katunga TA	3	0
	Key informant interview with government stakeholder – CDA	Lauzhi 1, Katunga TA	0	1
	1 nonmember female FGD	Lauzhi 1, Katunga TA	9	0
Nov. 14, 2013	1 nonmember FGD	Bestale Village, Lundu TA	7	0
	Women's FGD/8 SILC/VSL groups	Bestale Village, Lundu TA	19	0
	4 MSC interviews with women	Bestale Village, Lundu TA	4	0
	Key informant interview with Diocese Field Supervisor of SILC/VSL and agribusiness	Bestale Village, Lundu TA	0	1
Total				
WALA CRS CATCH key informant interview			1	1
Ground Truthing Validation Workshop with all eight WALA consortium members			2	12
Total			105	34
Total by percentage			76%	24%
Overall total for both sites			188	71
Total by percentage			73%	27%

MAIN SAMPLING AND RESEARCH METHODS

Most Significant Change Interviews with SILC/VSL women: A total of 18 MSC interviews were conducted, six in Thyolo and 12 in Chikwawa. These interviews captured SILC/VSL women's personal perspectives and experiences of the benefits, challenges, and changes in their lives since joining a group. Using purposive stratified sampling, women were selected to represent different SILC/VSL groups, villages, and districts, as well as socioeconomic backgrounds in terms of representation of female household heads (widows, divorced and separated women, de facto household heads), single women, married women, young and older generations, and women living with HIV and AIDS. These women were also selected to represent matrilineal and patrilineal ethnic groups and lineages. An additional selection criterion was to have representation of successful and less successful women identified by program staff and community SILC/VSL facilitators (CAs and PSPs). Successful means showing entrepreneurship, and less successful were the women who faced many challenges and might only have been using loans for basic needs.

Three **couple or husband-and-wife** interviews, two in Thyolo and one in Chikwawa, were done to have more in-depth case studies of how SILC/VSL participation influences household decision making and gender relations. It also was used to cross-check women's and men's FGD responses to how women's participation in SILC/VSL changes relations between husbands and wives in the household.

A total of 11 **women-only FGDs** were completed, five in Thyolo and six in Chikwawa. A diversity of women was represented coming from different SILC/VSL groups and socioeconomic backgrounds (see Annex 3). Out of the 11 FGDs, three were with nonmembers to act as a control group to compare differences between women who join and those do not join, and why. Out of the eight SILC/VSL FGDs, one in each district purposely had representation of women in SILC/VSL and other activities, in producer and marketing groups to compare the overall impact of SILC/VSL in combination with other activities. These all-women FGDs ensured a more open and safe space for women to feel comfortable sharing any personal or shared experiences that they may not have felt so freely discussing in front of men.

A total of two **men-only FGDs** was conducted, one in each district with representation of different villages and SILC/VSL groups, direct SILC/VSL recipients and husbands of female SILC/VSL group

members. These discussions helped to capture men's changing perspectives, positions, and experiences of themselves or their wives joining SILC/VSL.

One **mixed-sex SILC/VSL FGD** was held per district with representation of different villages, SILC/VSL groups, and socioeconomic identities.

One multistakeholder FGD was held in Thyolo with representation of SILC/VSL members, PSPs, and one health promoter from the MCHN SO1. Six key informant interviews (two in Thyolo and four in Chikwawa) were done with representation of community agents (CAs), SILC/VSL PSPs, one village headman, a Diocese VSL and Agribusiness Field Supervisor, and one government representative, a CDA.

Two **WALA program-staff-specific FGDs** were carried out per district, one with World Vision staff, the consortium implementer for Thyolo and the Diocese of Chikwawa, the consortium implementer responsible for Chikwawa.

WALA consortium member Technical Experts Validation Workshop was held with two representatives from each of the eight consortium implementing partners and WALA districts with VSL and governance technical advisors. The half-day workshop involved participants sharing one most significant change story of how women's participation and leadership in SILC/VSL has supported women's empowerment, gender equality, and household well-being.

ANNEX 3: CONSOLIDATED DEMOGRAPHICS OF WOMEN FROM INDIVIDUAL INTERVIEWS

MATRILINEAL/ PATRILINEAL	Matrilineal	Matrilineal	Patrilineal	Patrilineal		Total
NO.	7	7	3	1		18
%	39%	39%	17%	6%		100%
AGE RANGE	< 25	25 – 34	35 – 44	45 – 60	60 >	
NO.	1	7	3	4	3	
%	6%	39%	17%	22%	17%	
MARITAL STATUS	Single	Married	Widow			
NO.	0	12	6			18
%	0%	67%	33%			100%
SILC/VSL MEMBER?	Yes	No				
NO.	18	0				
%	100%					
SILC/VSL LEADERSHIP ROLE?	Yes (total)	Yes – Chair	Yes – Secretary	Yes – Treasurer	No (total)	
NO.	6	2	2	2	12	18
%	33%	33%	33%	33%	67%	100%
OCCUPATION	Farming	Petty trading /farming	Business /Farming			
NO.	7	5	6			18
%	39%	28%	33%			100%
LEVEL OF SUCCESS	Less	Some	Successful			
NO.	3	4	11			18
%	17%	22%	61%			100%

Consolidated Demographics from Women's FGDs

MATRILINEAL/ PATRILINEAL	Matrilineal	Matrilineal	Patrilineal	Patrilineal	Matrilineal	Patrilineal		Total
No.	21	41	28	3	12	1		106
%	20%	39%	26%	3%	11%	1%		100%
AGE RANGE	< 25	25 – 34	35 – 44	45 – 60	60 >			
No.	7	38	25	22	9			106
%	7%	38%	25%	22%	9%			100%
MARITAL STATUS	Single	Married	FHH	Widowed	?			
No.	3	77	8	16	2			106
%	3%	73%	8%	15%	2%			100%
SILC/VSL MEMBER?		Yes	No	?				
No.		105	0	1				106
%		99%		1%				100%
SILC/VSL LEADERSHIP ROLE		Yes – total	Yes – Key Keeper	Yes – Chair	Yes – Secretary	Yes – Treasurer	No	
No.		33	3	9	6	15	71	104
%		32%					68%	100%
%			9%	27%	27%	45%		

ANNEX 4: GENDERED LIVELIHOODS IN GENDER STUDY DISTRICTS

Roles and Responsibilities	THYOLO		
	Jointly	Women	Men
Productive Level	Both engage in agricultural and livestock production and “work together”; typically husband and wife pool labor and income earned together; men are away for work, and so women generally work more in agriculture; both contribute labor to produce several crops for both home consumption and/or sale. Some households described family-owned shops for selling salt, soap, cooking oil, etc., in small quantities. Male respondents described it more as their shops.	Engage in farming and diverse small businesses; cultivate as staples and for sale garden vegetables on their own (seasonal). More often while waiting for harvest, engage in small businesses and petty trading of vegetables (e.g., tomatoes); brewing beer or kachasu (local liquor); selling doughnuts, chapattis, and/or samosas; selling firewood and charcoal, cooking oil and small fried fish; for petty trading, buy in different markets and resell. Engage in casual daily labor (ganyu) in neighboring farmers’ fields or in house construction (fetching water to make bricks). Some work on the tea or macadamia estates, especially female household heads. Women’s income tends to cover daily household needs like food based on ganyu and agriculture; may access loans from traditional local women’s SGs called “chipereganyu” and or borrow money from relatives or friends.	Engage in ganyu in neighboring farmers’ fields or in house construction; work on the tea estates as daily or seasonal laborers; have small businesses such as selling fish; some migrate to other districts or neighboring Southern African countries like Mozambique or South Africa in business or as casual laborers; are more involved in formal work and employment employed as drivers, guards or estate laborers. Men may also be builders molding bricks, mat makers, involved in agribusinesses, and produce and sale maize.
Domestic Tasks		All household chores and caregiving of children and sick relatives are done by women and children. Culturally, men are not supposed to unless wife is sick or is caring for a sick relative.	Men build homes and pit latrines.
Community Level		Mostly women go to community meetings; most men are away from home.	For political issues, men go. If not, they are often away most of the day. Men may go if they are free.

Roles and Responsibilities	CHIKWAWA		
	Jointly	Women	Men
Productive Level	<p>Women and men work together to produce cotton, millet, maize, beans, rice, and ground nuts; field may be quite far (1–2 hours walk one way), so husbands and wives may alternative going to the fields.</p> <p>Do ganyu on different agricultural fields; wealthier households will hire others to work on their fields doing ganyu.</p> <p>May own a small shop selling small basic items like salt, soap, and cooking oil as a family business or if female head, on her own; renting out rooms.</p> <p>Both do agricultural labor, but women likely do more agricultural work in cases where men are absent in search of work or as casual laborers.</p>	<p>Women do ganyu; small businesses in making/selling fritters, second-hand clothing; selling tomatoes and small fish, buy and sell goats; making and selling tobwa (local drink).</p> <p>More wealthy women may have their own small shops or restaurants like female heads or buy and sell livestock.</p> <p>Some women work on the sugar estates as workers or casual laborers.</p> <p>Poorer households and FHHs with male labor deficits and higher dependency ratios will be more dependent on ganyu; more ganyu in cases where crops affected by floods;</p>	<p>Buy and sell livestock; some men work on sugar plantations as laborers and are more likely than women due to hard labor. Do ganyu. Some men make and sell mats.</p> <p>Some men migrate to Mozambique or other places in search of work; working as a house builder, molding or burning bricks, doing ganyu in sugarcane fields, cutting trees and making charcoal. Men may have final decision making on marketing of both food and cash crops.</p> <p>Grow and sell cotton to satisfy basic needs; making and selling mats.</p> <p>Men are supposed to be the main providers such as buying enough food for the house.</p>
Domestic Tasks		<p>Women and children do domestic chores; girls are more likely to do domestic chores. Older widows rely on children and grandchildren. FHHs may rely more on children.</p>	<p>A few women and men respondents in both districts mentioned that men will take over some domestic chores if the wife is sick or is away.</p> <p>Digs pit latrines.</p>
Community Level		<p>More often wife/women go.</p>	<p>In some cases, husband and wife go together.</p>

ANNEX 5: GENDER DIFFERENCES IN DECISION MAKING BY DISTRICT

	THYOLO	CHIKWAWA
Control over cash earnings among couples		
For man's cash earnings	Mainly wife – 9.7% Mainly husband – 26.1% Jointly – 59.7%	Mainly wife – 0.7% Mainly husband – 20.4% Jointly – 78.8%
For women's cashing earnings	Mainly wife – 36.9% Mainly husband – 26.7% Jointly – 32.7%	Mainly wife – 23.1% Mainly husband – 58.9% Jointly – 17.1%
Wife's cash earnings were less than husband's cash earnings.	71.6%	82.1%
Men's and women's attitudes toward women's participation in household decision making		
Percentage of currently married men aged 15–49 who think wife should have greater say alone or equal say with husband on five areas of decision making (major household purchases, for daily household needs, visiting her relatives, on wife's earnings, and number of children to have) (12% nationally)	34.6% Major household purchases (60.6%) Daily household needs (61.7%)	26.3% Major household purchases (52.7%) Daily household needs ((50%)
Percentage of married women aged 15–49 who usually make specific decisions either by themselves or jointly with their husband in four decision-making areas (own health care, major household purchases, purchases for daily household needs, visiting her relatives)	28.5% (4 decision-making areas) Major household purchases (35.6%) Purchases for daily household needs (66.7%)	13.3% Major household purchases (22.6%) Purchases for daily household needs (48.1%)

Source: DHS (2011).

ANNEX 6: WALA SEX-DISAGGREGATED DATA ON SILC/VSL PARTICIPATION

	WALA VSL PARTICIPATION BY SEX				
	Female	Male	Total	% women	% men
Africare	11,019	3,412	14,431	76%	24%
Chikwawa Diocese	13,299	7,503	20,802	64%	36%
Emmanuel International	9,125	1,853	10,978	83%	17%
Project Concern International	8,137	4,835	12,972	63%	37%
Save the Children	9,403	2,126	11,529	82%	18%
Total Land Care	5,002	2,337	7,339	68%	32%
World Vision International	9,485	5,174	14,659	65%	35%
TOTAL	65,470	27,240	92,710	71%	29%

* Data as of September 2013

ANNEX 7: DATA ON MARRIAGE AND HARMFUL TRADITIONAL PRACTICES

CHARACTERISTICS	THYOLO	CHIKWAWA
Ethnic/lineage organization	Mainly matrilineal/matrilocal	Mainly patrilineal, but in our sites, mix of matrilineal and patrilineal with strong matrilineal social organization; Lundu TA predominantly patrilineal patrilineal/patrilocal
Marriage system	Men move to wife's village to marry; men access land through their wives or matriline. Only some polygamy among patrilineal minority.	Same as Thyolo but for patrilineal groups (i.e., Sena and Ngoni), men pay a bride price, lobola, and women move to their husband's villages. Polygamy is practiced under customary law (20 percent of married women in Malawi are in polygamous marriages (SIGI 2012).
Harmful traditional practices	Early marriage, GBV, property grabbing (37.5% of widows aged 15–49 (DHS (2011: 406) where husband dies and his relatives take all household property away from widow and children; GBV; and widow inheritance	Property grabbing (38.7% of widows aged 15–49) Early marriage, GBV, and widow inheritance
Gender-based violence		
Physical violence since age 15 (nationally 28.2%)	30.8%	36.8%
Acceptance level of wife beating*	Women – 7.8% Men – 9.9%	Women – 9.9% Men – 11.1%
Frequency of spousal violence**	Emotional violence: 23.2% (Often) 63.7% (Sometimes)	Physical/sexual violence 22.4% (Often) 48% (Sometimes)
		Emotional violence: 19% (Often) 74.9% (Sometimes)
		Physical/sexual violence 19% (Often) 60% (Sometimes)
Degree of marital control exercised by husbands in various arenas		
Is jealous or angry if she talks to other men (43.2% nationally)	38.2%	40.7%
Frequently accuses her of being unfaithful (19.4% nationally)	20.1%	23.5%
Insists on knowing where she is at all times (50.9% nationally)	64.7%	59.7%
Does not trust her with any money (12.7% nationally)	10.8%	12.3%

* Agree that husband is justified to hit or beat his wife for specific reasons like burning food or arguing with him) (12.6 percent for women and 12.9 percent for men nationally) (DHS 2011).

** Among those who reported violence by current or most recent husband/partner by frequency in last 12 months (DHS 2011).

Source: DHS 2011.

ANNEX 8: GENDERED DECISION MAKING ON LOANS

WHO MAKES DECISIONS ON SILC/VSL LOAN?									
Women's FGD (WFGD)	Thyolo				Chikwawa				TOTAL
	WFGD1T	WFGD2T	WFGD3T	WFGD4T	WFGD5C	WFGD6C	WFGD7C	WFGD8	Total for Thyolo
Couples									
Wife only	Some	many	Some	Some	NM	Many	Many	Few	25–50%
Jointly	Some	NM*	Some	NM	Many	Few	Some	Many	25–50%
Men – final decision	Many	NM	Some	NM	Many	Few	NM	NM	25–50%
FHHs	Many	Many	Many	Many	Many	Many	Many	Many	100%

NM = Not mentioned

Many women and or men means dominant answer given in FGD or more than 50%

Some women and or men mean about 25 to 50% women and women gave this answer.

Few women and or men means less than 25% or only 1 or 2 women gave this answer

	WHO MAKES DECISIONS ON LOANS FROM MALE AND MIXED-SEX-SILC/VSL GROUPS				
	Thyolo		Chikwawa		TOTAL
	Men's FGD	Mixed-Sex FGD	Mixed-Sex FGD	Men's FGD	
Decision Making on Loan					
Couples					
Wife only	Some	Some	Many	NM	25–50%
Men	Many	Some	some	NM	25–50%
Jointly	Many	Some	NM	many	25–50%
Men – Final decision	Some	Many	Few	some	25–50%
FHHs	Many	Many	Many	NM	100%

WHO MAKES DECISIONS ON SILC/VSL, FROM MSC INTERVIEWS.		
	# of MSC interviews	%
Couples		
Wife only	6	33%
Jointly but men final decision maker	6	33%
FHHs	6	33%
Total	18	100%

ANNEX 9: WFGD RESPONSES TO CHANGES TO WOMEN'S EMPOWERMENT FROM PARTICIPATING IN SILC/VSL GROUPS

CHANGE AREA	WFGDS								TOTAL	WALA STAFF VALIDATION WORKSHOP
	Thyolo				Chikwawa					
	1	2	3	4	1	2	3	4		
Increased confidence and self-esteem	Some	Some	Some	Many	NM	NM	Many	NM	50%+	Many
Increased knowledge and skills	Some	Some	Many	Many	Some	Many	NM	NM	50%+	Many
Increased leadership	Many	Many	NM	Many	Some	NM	NM	NM	50%+	Many
Increased income earned by women	Many	many	Many	Many	Some	Many	Many	Many	75%	Many
Increased valuing of women by men	Some	NM	NM	Some	NM	Many	NM	Few	25-50%	Many
More cooperation; more love and peace	Many	Many	Some	Many	NM	Many	NM	NM	50%	Many
Men sharing more in household responsibilities	NM	NM	NM	NM	NM	NM	NM	NM	0%	NM
Women's workload reduced	NM	NM	NM	NM	NM	NM	NM	NM	0%	NM
Increased influence in decision making on household livelihoods	Few	Few	Many	Many		Many	many		50%+	Many
Increased ownership of assets	Many	Many	Many	Many	Many	Many	Many	many	100%	Many

ANNEX 10: WOMEN AND MEN'S OWN ACCOUNTS OF ISSUES RAISED IN THIS STUDY

Women's Greater Self-confidence and Sense of Control Over Their Lives

"A lot of women in our village are able to start new business on their own regardless of being a female-headed household or not. This has built self-confidence and self-esteem among us women. This has brought peace of mind because of the improvements we have." (Widow/Women's MSC interview, Malemiya, Ngabu TA, Chikwawa, November 11, 2013)

"Women's perceptions of themselves have changed. They have improved self-esteem. Women think they can also assist." (Validation Workshop, Blantyre, November 18, 2013)

"As an individual and a wife, I am able to get money for necessities, to get food and clothes for myself and my children. I am able to speak in public. I am a lead mother. (Model couple, Makate Village, Kapichi TA, Thyolo, November 8, 2013)

"I am also a counselor to help other couples." [Training by World Vision] (Wife, couple interview, Makate, Thyolo, November 9, 2013).

"The positive change for me is I am getting more self-reliant and so I am getting more respect. Now we are getting loans. We are able to look after our children. We no longer ask our neighbors for money." (Wife, couple interview, Makate, Thyolo, November 9, 2013)

"VSL has also made us women to be assets in the household. Men can depend on us more." (Female MSC Interview, Makate, Kapichi, Thyolo, November 7, 2013)

"I have learned to say that even a woman can stand by herself without a husband." (WFGD, Makate Village, Kapichi TA, Thyolo, November 9, 2013)

Ability to Speak Out at Household and Community Levels

"We are able to give our opinions. Some men get what we are saying.

In some families, women are the decision makers because we are now contributing.” (Manama Village, Thomas TA, Thyolo, November 16, 2013)

“Some women were shy to speak out during our meetings but now they are courageous enough to stand up and speak out with confidence.” (SILC/VSL Chairwoman, WFGD, Makate Village, Kapichi TA, Thyolo, November 9, 2013)

“We are able to speak out freely. Women don’t have that fear of speaking out because we have learned from being in the groups.” (Married woman, MSC interview, Lauzhi 1, Katunga TA, Chikwawa, November 13, 2013)

“I am now free to express myself in a group. Before, I was just shy. Now I am able to speak in a group even during other meetings. I am able to stand up and speak.” (Widow, MSC interview, Lauzhi 1, Katunga, Chikwawa, November 13, 2013)

Female Heads Improved Social Status

“We got loans from WALA. I am a female-headed household and it helps. One of the most important changes is that I have been able to stay in the group and to be the secretary and a treasurer. I am no different from a married woman. I have learned how to cook, to make soy milk. I have learned all these things thanks to WALA.” (FHH, Multi-stakeholder FGD, Khwethemule TA, Thyolo, November 11, 2013)

Increased Bargaining Power

“We now have negotiation skills. Instead of this, let’s do this. If the husband says, I want two pairs of pants, I can say buy one pair and another for your son.” (WFGD, Kakombe Village Chinkwende, Thyolo, November 6, 2013)

Women’s Leadership

“These groups have helped women to be more active in the community such as voting to be a leader or secretary. By being involved, women are standing out wanting to be a leader.”

“Before I was shy. Now being in VSL I am less shy. Yes I would like to be a leader.” (Married women, MSC Interview, Kakombe, Thyolo, November 6, 2013)

“I am a role model for others, especially for others that are female headed.” (Widow, MSC Interview, Malata Village, Makhwira, Chikwawa, November 12, 2013)

“Like myself, at political meetings, I now have confidence to speak out. I am the campaign director for the PP [political party] group. Now I am the director.” (Married woman, MSC interview, Lauzhi 1, Katunga TA, Chikwawa, November 13, 2013)

“VSL women are even able to give public sermons at public meetings.” (Women’s non-VSL group. Mahoma Village, Kapichi TA, Thyolo, 9, 2013)

“I have a lot of confidence in me and that is why I am able to speak out as a leader when I am in a group or during community meetings and sometimes I am able to resolve some differences as a leader in this VSL group or in the community.” (Widow/Women’s MSC interview, Kapsepe Village, Bvumbwe TA, Thyolo, November 6, 2013)

“This has really changed my life. When I first joined VSL as a member, I was really angry. Now as a leader, I have really learned to listen to others.” (Chairwoman, WFGD, Makate Village, Kapichi TA, Thyolo, November 9, 2013)

“This is not my first time to be in a leading position; previously I was a treasure which shows that I have leadership skills now that makes the people to choose me in any position.” (Widow/Women’s MSC interview, Kapsepe Village, Bvumbwe TA, Thyolo, November 6, 2013)

“Women, especially those in leadership positions have changed a lot. Now they can speak properly in a group.” (Widow, MSC Interview, Malata Village, Makhwira, November 12, 2013)

“Women are becoming leaders for the first time. At first, they were shy and not contributing at household level but now they are.” (Married woman, MSC interview, Lauzhi 1, Katunga TA, Chikwawa, November 13, 2013)

“As a leader, you learn to be patient by giving others a chance. It makes me more effective, more respected in the community. You learn to be a better leader, to listen.” (VSL Executive member, WFGD, Kakombe Village Chinkwende, Thyolo, November 6, 2013)

“In the leadership position; we get more respect from in our homes and in the community.” (WFGD, Kakombe Village Chinkwende, Thyolo, November 6, 2013)

“As an individual and a wife, I am able to get money for necessities, to get food and clothes for myself and my children. I am able to speak in public. I am a lead mother. I am also a counselor to help other couples. The positive change for me is I am getting more self-reliant and so I am getting more respect. Now we are getting loans. We are able to look after our children. We no longer ask our neighbors for money.” (Model couple, Makate Village, Kapichi TA, Thyolo, November 8, 2013)

Women No Longer Depend on Their Husbands

“Before, women use to depend on their husbands. Now they are more independent.” (PSP FGD, Malata Village, Makhwira TA, Chinkwende, Thyolo, November 12, 2013)

Increased Social and Financial Knowledge and Skills

“Now we are confident because of being involved in a group and learning from others’ behaviors. Now we know how to speak to our husbands.” (WFGD, Manama Village, Thomas TA, Thyolo, November 16, 2013)

“We know the advantages and disadvantages of these loans unlike before when one could get a loan from somewhere and use it unnecessarily but now we know how to spend it on useful things like paying school fees, buying some food and at the same time pay back the loan after making some profits through buying and selling things.” (WFGD, Lauzhi 1, Katunga TA, Chikwawa, November 13, 2013)

Social Solidarity and Collective Problem Solving

“A lot of women have changed a lot. They are flexible. They are no longer shy. A lot of women are able to speak because they used to be alone. Now they are together and have learned from one another.” (Widow, MSC interview, Lauzhi 1, Katunga, Chikwawa, November 13, 2013)

“A lot of women are able to speak because they used to be alone but now we are together and have learned from one another...for women who do not know how to make profits, those VSL members who know can teach them about how to choose a business that will make profits. We advise each other.” (Married woman, MSC interview, Lauzhi 1, Katunga, 31 years old, November 13, 2013)

‘Social bonds and solidarity among women has developed through the VSL groups. You see more women spending time together and

laughing. [Since VSL started] What is now common here is there are women who are coming together, a few women, who are doing one business and sharing the profits.” (Village headman, Malata Village, Makhwira TA, Thyolo, November 12, 2013)

“Other issues are discussed after meetings. They discuss health, nutrition, how to manage their relationships with husbands.” (Village headman, Malata Village, Makhwira TA, November 12, 2013)

“We will learn about how others will take care of their husbands. We will apply it at our home and improve our relationships.” (WFGD, Kakombe Village, Chinkwende, Thyolo, November 6, 2013)

“We talk and discuss intimate things and help cement our relationships.” (WFGD, Kakombe Village, Chinkwende, Thyolo, November 6, 2013)

“With widows, they are economically empowered and so they are able to stand on their own and speak freely, even for married women in public meetings. This is different from before.” (Men’s FGD, Mahoma village Kapichi TA, Thyolo, November 7, 2013)

“Goodness is now married women and female-headed households can be together. Before husbands would say why are you with those single women? You will learn about sleeping around; about bad things. Now there is understanding.”

“I have learned budgeting from others and from each with each other.” (WFGD, Kapsepse Village, Bvumbwe, Thyolo, November 6, 2013)

“We have learned how to negotiate with our husbands. We learned from others.” (WFGD, Kapsepse Village, Bvumbwe, Thyolo, November 6, 2013)

“We have learned a lot of different things; how to be in a big group; to bring peace among ourselves. We advise each other.” (WFGD Manama Village, Thomas TA, Thyolo, November 16, 2013)

“We teach each other, especially the first ones to learn to pay back the loans; to save so we teach each other about these things.” (WFGD Manama Village, Thomas TA, Thyolo, November 16, 2013)

“We appreciate how people behave in groups. You learn about personalities of different members.” (WFGD, Kakombe Village, Chinkwende, Thyolo, November 6, 2013)

“We have learned to know other women. We also use the gathering to discuss other issues too.” (WFGD, Kakombe Village, Chinkwende, Thyolo, November 6, 2013)

“When there are some conflicts, the leaders with the help of other members are able to resolve those conflicts because as leaders we were trained by our PSPs on how to solve such problems...There are no longer problems in the families because a lot of members are able to discuss their problems with their husbands or wives at home and are able to resolve their differences...Women have learned to respect their husband at home through joining VSL groups and they have learned on how to behave in group.” (Widow/ Women’s MSC interview, Kapsepse Village, Bvumbwe TA, Thyolo, November 6, 2013)

“We teach each other on good nutrition, on family issues and values for raising our children and how better to live.” (WFGD, Kakombe Village, Chinkwende, Thyolo, November 6, 2013)

“We will learn about how others will take care of their husbands. We will apply it at our home and improve our relationships.” (WFGD, Kakombe Village, Chinkwende, Thyolo, November 6, 2013)

“We talk and discuss intimate things and help cement our relationships.” (WFGD, Kakombe Village, Chinkwende, Thyolo, November 6, 2013)

“For those who do not know how to get profits, those VSL members who know can teach others about how to choose a business that will make profits. We also advise each other, those in VSL.” (Widow, MSC interview, very successful; Lauzhi 1, Katunga, Chikwawa)

Men’s Increased Valuing of Women

“That a woman is doing Village savings and is doing business. Others view her as a role model. Even the husband will appreciate that she is progressing in the savings group.” (Male participant, Multistakeholder FGD, Khwethemule TA, Thyolo, November 8, 2013)

“If the wife takes care of herself properly, dress properly and eat well, then the husband will be less inclined to go elsewhere.” (Male participant, Multistakeholder FGD, Khwethemule TA, Thyolo, November 8, 2013)

“More women are taking leadership positions. For women, they are hardworking whereas men are lazy.” (Male participant, Men’s FGD, Mahoma Village, Kapichi, November 7, 2013)

“There is deeper love because we can respond to our basic needs. Most of the time, there are quarrels when basic needs are not met. Now we have a better relationship in terms of understanding and we cooperate more.” (Men’s FGD, Mahoma Village, Kapichi, November 7, 2013)

Impact of SGs on GBV

“Previously women were economically disadvantaged and this caused abuse by their respective husbands. Now, there are fewer cases of gender-based violence because most women are currently empowered.” (WALA Consortium member, Validation Workshop, November 18 2013)

“At times, there will be a difference in the household. You will make a joint decision and then you ask the husband for repayment. He may say that I will not help repay. This will then cause conflict and disagreement because you are left to repay on your own.” (Makate Village, Kapichi, Thyolo, November 9, 2013)

“Some women have gotten so “big,” they neglect their husbands and so it has affected their marriage.” (WFGD, Kakombe Village, Chinkwende, Thyolo, November 6, 2013)

“Yes there are some cases of violence against women. Before with the wife and husband, if the husband has agreed with the wife and then after share-out, spends the money on something else, this will cause conflict. If we first decided together to have a decent house, the wife will be jealous and angry because the money was spent.” (Men’s FGD, Mahoma Village, Kapichi TA, Thyolo, November 7, 2013)

“The other side of the story is that in other families, because they had not joined the VSL group, the husband might think that the wife is having an extra marital affair, especially if he is gone during the day, working at the estates. He wonders where she got the extra money. It may cause violence.” (Widow, MSC interview, Lauzhi 1, Katunga, November 13, 2013)

“In other instances, the wife is able to get more money than the husband. The wife may not respect her husband as much. This is the case in only a few situations.” (Men’s FGD, Mahoma village, Kapichi TA, Thyolo, November 7, 2013)

“Sometimes we frustrate women because a woman might get 50,000 Kwacha and the husband only 45,000 Kwacha, but the man decided to spend the money on his own interests. This is only a few families. In my families, this is not the case.”

“Some men were jealous of their wives so they joined as well the groups to not be jealous. Even if she has a leadership position, it does not matter because he is there [to watch her].” (Couple interview, both VSL members, Makate Village, Kapichi, Thyolo, November 9, 2013)

Some Women Excluded Due to Greater Poverty or Illiteracy

“Because most men are working at the sugar cane plantations; they are busy or do not understand.” (Men’s FGD, Mahoma, Kapichi TA, Thyolo, November 7, 2013)

“Understanding of issues is different, we are born different. The differences is that I can take a loan from VSL, make profits and make money but some other men will take a loan and use it to drink.” (Male participant 2) (Mixed-sex VSL FGD, Lauzhi, Katunga TA, Chikwawa, November 13, 2013)

“Once you get a loan, if you do not repay, the relationship with other members may become soar. If that person does not repay, she will feel ashamed and alone.” (WFGD, Makate Village, Kapichi, Thyolo, November 9, 2013)

Some Resource-poor Women are Unable to Cover Fees and Fear Defaulting

“It is difficult for us to join because we are poor, we do not know where to get the money to join or to sustain the process of VSL. Even if we find the money, it is only for home consumption. There is no extra money to join VSL not even if you are talking about pay back. It is our wish to join one day because we really admire our friends who are in those groups.” (Women’s VSL nonmembers FGD, Lauzhi 1 Village, Katunga TA, Chikwawa, November 13, 2013)

Men Have Control Over Women As Final Decision Maker

“It depends on whether and how you ask your husband to join. If the wife asks if she can join, the husband will be willing to support. In cases where you don’t ask, they may and will be resistant and prevent you from going.” (WFGD4, Chinkwende, Thyolo, November 6, 2013)

“The man is the one who starts and makes the final decision. The women can suggest but if the husband says no, she cannot join. He is the head of the household. He has final decision making authority.” [Group members collectively agreed on this point] (Men’s FGD, Mahoma, Kapichi TA, Thyolo, November 7, 2013)

“At first women were pulling out because men were not fully understanding the project but now they are able to join.”

“It’s better for the man to accept or approve first before joining the VSL groups because it is when it works.”

Mistrust and Suspicion

“We had challenges because people were saying WALA is stealing money from villagers. A lot of people were reluctant. After, people came and asked us.” (WFGD, Malemiya Village, Ngabu TA, Chikwawa, November 11, 2013)

Men’s Fears That Wives Will Be Tempted to Have Extramarital Affairs

“Sometimes men refuse to allow their wives to attend these groups. But there are some men like me who make sure they go but some may not be as liberal as I am.” (Multistakeholder FGD, Khwethemule TA, Thyolo, November 8, 2013)

“As far as I am concerned, they do not know that these activities are good. There is some sort of jealousy. They think when women do those sorts of groups, they may have affairs with other men.” (Male participant, multistakeholder FGD, Khwethemule TA, Thyolo, November 8, 2013)

“Mainly refusal is about jealousy. If a woman joins a group, she will have affairs with other men.” (Male participant, multistakeholder FGD, Khwethemule TA, Thyolo, November 8, 2013)

Even If Disagreement, Men Still Have Final Decision Making Authority

“If a husband and wife disagree, as far as we are concerned, it is the husband who will make the final decision on when and how to spend the loan.” (Many agree; multistakeholder FGD, Khwethemule TA, Thyolo, November 8, 2013)

Male VSL Members

“In the absence of the husband, the wife will still be sent to attend meetings.” (Men’s FGD, Malata Village, Makhwira TA, Chikwawa, November 12, 2013)

“Even if the wife is not a member, we discuss together.” (Men’s FGD, Malata Village, Makhwira TA, Chikwawa, November 12, 2013)

“Even if I do not want to discuss, but want to sell something in the house, it will be difficult. We both need to consult, of not, there will be conflicts.” (Men’s FGD, Malata Village, Makhwira TA, Chikwawa, November 12, 2013)

“with some couples, the decision is a joint one so we will work together with saving and working together for our family.” (Men’s FGD, Malata Village, Makhwira TA, Chikwawa, November 12, 2013)

“We are running away from hunger so we have to make joint decisions.” (Men’s FGD, Malata Village, Makhwira TA, Chikwawa, November 12, 2013) “There are some women who do not respect their husbands at home. She is now independent. You use to see me as useless and now I am doing things.” (PSP FGD, Malata Village, Makhwira TA, Chikwawa, November 12, 2013)

“During share-out, after getting money, some women do not consult their husbands. Then conflicts arise because she spent and used her money without consulting him first.” (PSP FGD, Malata Village, Makhwira TA, Chikwawa, November 12, 2013)

“Some women are very rude to their husbands. To keep the peace, I joined. If not, she can join and then go to her village to build her own house.” (Men’s FGD, Malata Village, Makhwira TA, Chikwawa, November 12, 2013)

“As far as I am concerned, they do not know that these activities are good. There is some sort of jealousy. They think when women do those sorts of groups, they may have affairs with other men.” (Male participant, multistakeholder FGD but more a men’s FGD, Khwethemule TA, Thyolo, November 8, 2013)

“Mainly they don’t know the advantages to this. At the beginning, they do not know the advantages. But now more people are changing their minds.” (Male participant, multistakeholder FGD, Khwethemule TA, Thyolo, November 8, 2013)

“Mainly refusal is about jealousy. If a woman joins a group, she will have affairs with other men.” (Male participant, multistakeholder FGD, Khwethemule TA, Thyolo, November 8, 2013)

“Some men do not want women to try new things such as learning to cook [in mother child nutrition].” (Health promoter)

“As far as we are concerned, this is not happening but we are just trying to reduce the risk. To avoid that happening, in a group, we have that rule in our constitution.” (Male participant, multistakeholder FGD, Khwethemule TA, Thyolo, November 8, 2013)

“When we are joining a group, we discuss this. They will see others with changes, like building a house, they will see the advantages and join.” (Multistakeholder group, Khwethemule TA, Thyolo, November 8, 2013)

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